WHICH

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WHICH? extra

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Which? Extra – more than just a magazine online

Which? Extra provides quick and easy access to all the information and advice you need, 24 hours a day, seven days a week. From Best Buys and price comparisons to savings and purchasing pitfalls, **Which? Extra** puts it all at your fingertips.

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The new-look **Which? Extra** website is now up and running and ready for use. Here are four of the ways in which we've improved the site, specifically with you in mind.

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We're now testing more products than ever before and more often too.

2 Monthly updates

Prices are now updated every month so you can rest-assured that you're getting the right product at the right price.

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You no longer have to search for separate articles to find everything you want to know about a subject. We've now brought together all the information you could need in one place.

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WHICH?

SEPTEMBER 2003

| Critical illness insurance | Duvets | Pesticides in food | Car polishes | Decorating tools | Generic medicines | Best Buy rums |

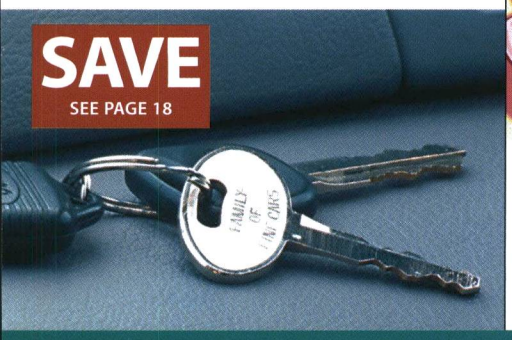
DIGITAL VIEWS

We ask 35mm users for their verdict on digital cameras – plus tests on 37 new models

WIN
A BEST BUY
SEE PAGE 3

CAR INSURANCE

Money-saving deals for wheels



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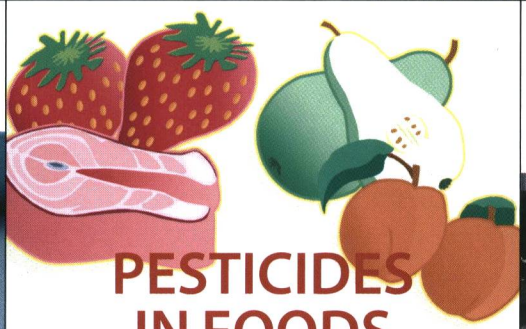

PESTICIDES IN FOODS

Which foods are contaminated with pesticides – and how to avoid them

SIGNAL FAILURE

You deliver your judgement on the Strategic Rail Authority

For instant access to expert advice, go to > > > > > > www.which.co.uk/whichextra

WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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More Best Buys, more updates than ever before

From this month, *Which?* will be testing more products and publishing more regular Best Buy updates than ever before. Indeed, we are boosting the number of product tests we carry out in key areas by 50 per cent.

One of the main points you make in feedback to us is that you would like our tests to cover more models and to keep up with market changes more regularly. From now on, they will do just that. For example, this month we're publishing test results on 37 digital cameras. In future, we'll bring you digital camera updates, based on tests of the latest models, every two or three months.

Also from this month, our website Which? Extra has a completely new look. It now provides comprehensive buying guides in the areas we know are of most interest to you. These provide all of our current advice on that subject in an easy-to-use online format. We'll also update prices in these guides every month. This month, we're launching 20 online guides; watch out for more guides coming soon.

Which? Extra is available exclusively to you as a *Which?* member. If you've visited before, it's now better than ever. If you've not used it yet, now is the time to log on to www.which.co.uk/whichextra. And let me know what you think.

Helen Parker, **Editor**

FOR MEMBERS ONLY

WHICH? EXTRA
Your new-look members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

Now online
- This month: full results on 37 digital cameras on test
- Easy-to-use online buying guides on 20 hot topics
- Online prices updated monthly
- Register for our email newsletter for news from Which? and Consumers' Association
- Full archive of *Which?* articles
- Check all our current 'Help wanted' research requests

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Which? members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

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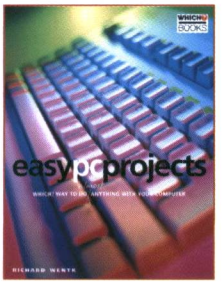
Energy bills
www.buy.co.uk/which

New cars
OneSwoop 0845 130 9192
oneswoop.com/partners/which

BOOK OFFER



Written with the whole family in mind, ***Easy PC Projects*** helps you realise the full potential of your PC – from creating posters and designing interiors to storing audio, video clips and photos digitally. We're offering it for £10.99 – that's £2 off its normal price. To order, call **0800 252 100** (quote **PCPROJ BKOW09**). Offer closes 30 September 2003.

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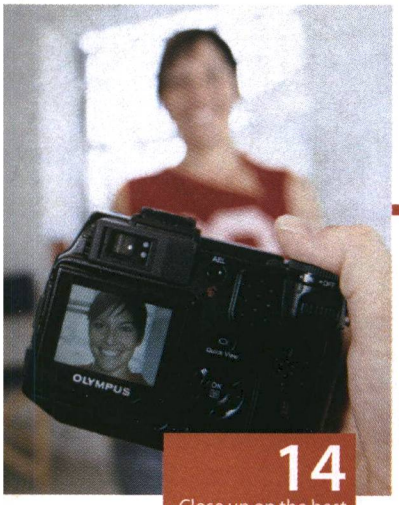

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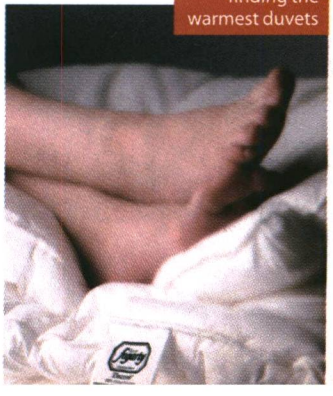

WIN!

A BEST BUY DIGITAL CAMERA

In our report, which South American country was one of our cameras taken to?

a) Bolivia b) Chile c) Peru

To enter our Best Buy competition online, go to www.which.co.uk/whichextra/content/main/comp.shtml, or send your entry on a postcard to 'BB September 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 2 to 28 September 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
writeback@which.net
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SG14 1SH

Cheque this out

My credit card company sent me some credit card cheques, saying 'essentially they let you access your credit card limit'. I'm wondering whether this is simply an attempt to get round the protection offered by Section 75 of the Consumer Credit Act. Does the same protection apply to credit card cheques as applies to credit cards?
Dick Runciman, via email

No. Credit card cheques are treated as cash advances – you'll incur a cash advance fee and be charged interest on the amount as soon as the cheque is cashed. So, even if you pay off your bill in full, you'll be charged a month's interest on the cheque's full amount.

Sky's the limit

I bought a Sky satellite box and dish expressly to view the free-to-air digital channels BBC1, BBC2, ITV, Channel 4 and Channel 5, as the reception from my aerial is poor. It now seems that Channel 4 and Channel 5 are to be pay-to-view services. What's going on?
Steve Dunthorne, via email

The BBC has ended its arrangement in which ITV and Channels 4 and 5 used the BBC's signals that were broadcast for free to Sky box users. BBC and ITV channels are still available to people who use a Sky box for free-to-air digital channels but who don't subscribe to Sky, but they'll need to reboot their box. However, users of Sky boxes will have to subscribe to Sky pay-to-view services if they want to continue receiving Channels 4 and 5 digitally.

If you don't want to subscribe to Sky, the only current alternative is to buy a digital set-top box for around £100. This will let you receive all these channels free through your aerial. So, if you live in an area where reception is poor, you may need to upgrade your aerial.

Calling for details

In 'How mobile is your mobile?' (June 2003, p48), you said that international phone cards are available on the net, but didn't give any details. Where can I get them?
Paul Peak, via email

Any search engine should come up with some suggestions – just type in 'international calling cards'. But here are two sites that might be useful. www.1st4phonecards.com allows you to specify the country you'll be calling from and the destination country and gives a list of cards that cover that route. It currently covers more than 40 countries. And www.phonecardselector.com.au finds the cheapest cards if you're calling from Australia. Don't forget that these cards are readily available when you get to your destination.

VAT appeal

I was interested to read about the Customs & Excise victory which will stop retailers imposing a card-handling fee when anyone pays for goods or services by debit or credit card ('Huge tax dodge banned', July 2003, p6). Is there a date by which retailers will have to stop this practice?
John McDowell, via email

Not yet. Debenhams, the retailer involved in the ruling, has appealed and, until the result of this is known, retailers can continue as before. We'll keep you informed.

LETTER OF THE MONTH

Shoe labelling – what's afoot?

I've just seen some sandals in a mail-order catalogue with the completely pointless description: 'Upper: other materials; Lining: other materials; Sole: other materials'. Informative labelling enables us to make informed choices about what we eat and wear, so why aren't shoes labelled to the same degree of accuracy?
Rhiannon Mon Jones, Anglesey

We agree that it does seem singularly unhelpful. But it is legal. Under current European regulations, materials for footwear may be classified in one of four ways – leather, coated leather, textiles, and other. The British Footwear Association couldn't offer an explanation for why this should be the case, and agreed that, if anyone wants to buy footwear on ethical, environmental or allergy grounds, it is difficult to know what you're getting. However, the good news is that www.britfoot.com lists manufacturers and retailers who cater for these needs.

ILLUSTRATION KEVIN EVANS

PLEASE GET IN TOUCH

Please send us your comments and questions. We publish some of your questions on this page and more online at www.which.co.uk/whichextra. We give £15-worth of Which? Books vouchers to the sender of our letter of the month, and £10-worth to senders of all other letters printed. We may edit letters or use only an extract.

HELP WANTED

Your chance to help with research for future articles

We're sorry we can't acknowledge all your replies – but we do value what you tell us, so please continue to send us your experiences.

NEW-CAR OWNERS

We need your views on the ● new Audi A3 (from July 2003) ● new Audi A8 (from November 2002) ● Citroën C8 ● new Daihatsu Charade (from June 2003) ● Fiat Stilo Multi Wagon (from March 2003) ● Ford Fusion ● new Honda Accord (from March 2003) ● Hyundai Getz ● new Jaguar XJ (from May 2003) ● Kia Carens (from November 2002) ● Mazda 2 ● new Renault Espace (from March 2003) ● new Saab 9-3 Sports Saloon (from September 2002) ● Skoda Superb ● new Toyota Avensis (from March 2003) and ● new Vauxhall Meriva. Please send full contact details, including phone number, plus exact model and type of car and when you took delivery of it, to Dept NL.

PHONE, TV AND INTERNET SERVICES

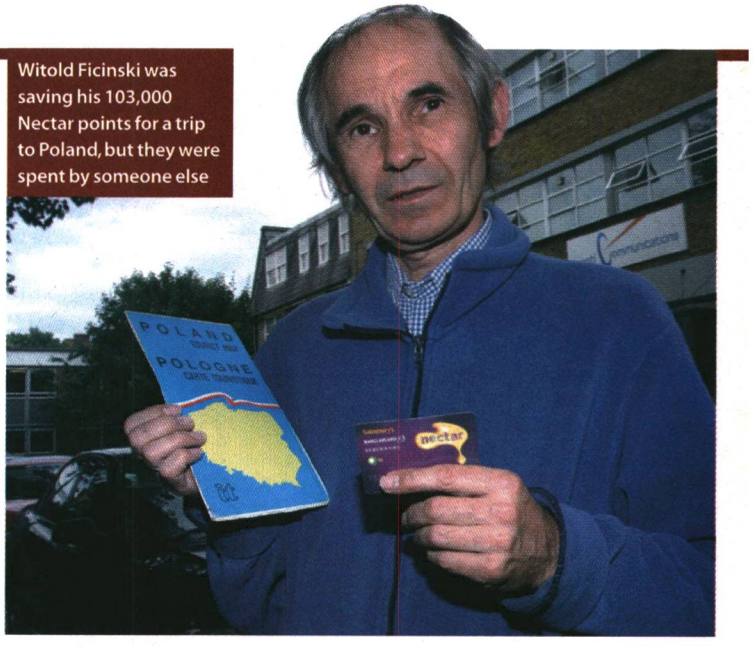
Are you thinking of signing up for a new internet access and/or digital TV contract, or of taking up a phone company's combined phone/TV/internet package? Tell us which extra services you're considering, and how you plan to use them. Also, let us know if you'd be willing to feature in our report (if featured, we'll help you compare offers). Dept JC.

LOST LOYALTY CARDS

Have you ever lost a loyalty card, such as a Nectar card, and found that points had been used by a stranger? Contact Dept LE.

Email helpwanted@which.net; go to www.which.co.uk/whichextra; or write to our Hertford address, above. Include department and full contact details

SOUR TIMES AT NECTAR



Witold Ficinski was saving his 103,000 Nectar points for a trip to Poland, but they were spent by someone else

News of two worrying glitches involving Sainsbury's and missing Nectar points reached us recently.

Which? reader Witold Ficinski reported his Nectar card as missing recently, only to find that the 103,000 points (worth about £515 against shopping) had already been spent at an Argos store by a stranger.

Witold believes a check-out operator at Sainsbury's may have failed to hand back his Nectar card after he paid for shopping. Three days later, when Witold realised it was missing and reported it to Nectar, he discovered that the points had been spent.

Witold, a 55-year-old teacher from London, was devastated. He'd been saving points, earned through Sainsbury's and Barclaycard, for five years and planned to use them towards flights to take wife Ewa and their three sons to visit relatives in Poland. Instead, he ended up forking out £300 for two flights – for his wife and one son – and he accompanied the other two boys on the coach.

Which? asked Nectar whether there were any plans to tighten security for Nectar cards. Nectar said that it was reviewing procedures. It couldn't be held responsible for unauthorised use, but in this exceptional case, would restore the points to Witold's new card.

It's unclear how the card fell into the wrong hands. Sainsbury's has investigated – but told us that data protection laws prevented it revealing the outcome.

Reader Peter Stibbard, from Kent, told us in May about another glitch affecting several thousand holders of Sainsbury's Bank Visa cards. He'd discovered that Nectar points earned on his Sainsbury's Bank Visa card weren't appearing in his Nectar account.

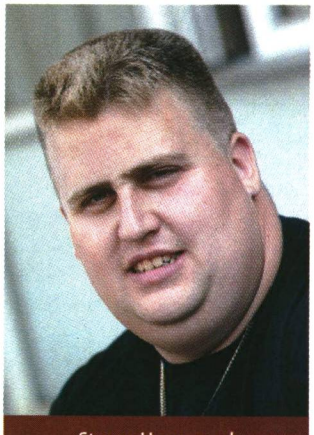
Sainsbury's told us an 'isolated IT error' was to blame – certain Visa cards had not been linked to Nectar accounts so points weren't transferred. It was 'working to identify' affected customers. It was coy about how many – but admitted it was 'several thousand'. It gave Peter extra Nectar points as a goodwill gesture.

● ACTION POINT

If you think you could be affected by this blunder, call Sainsbury's Bank on 08701 542543.

FIGHT BACK

FIRM BLASTED FOR WRONGLY DASHING CREDIT RATING


Steven Harper no longer has a black mark on his credit record

A finance company has been forced to remove a credit black mark it made against a customer after he rightly disputed its exaggerated demands for cash.

The Information Commissioner told On:line Finance Ltd to remove the 'default' notice it had placed on Steven Harper's credit rating after he settled a hire-purchase agreement for a £4,778 Ford Mondeo.

The dispute arose because the company's small print was ambiguous – it seemed to say that Steven could settle the deal by paying half the total cost of £8,366 (including interest) and handing back the car.

But when Steven, from Middlesex, tried to do this, he was hit with a further demand for £3,266, mostly for insurance. Trading standards officers backed Steven's interpretation of the small print, and said he owed nothing more.

On:line Finance disagreed. It threatened to take him to court. But instead, in what appeared to be a display of malice, it slapped the default on his credit record, which is held by credit reference agencies. Steven discovered this just as he was about to apply for a loan for medical treatment for his partner. The default could have dashed their chances of the loan.

Steven reported the credit reference agency Equifax and On:line Finance to the Information Commissioner's office. It found that the evidence Steven supplied indicated he wasn't in default and told On:line Finance to remove the default notice.

On:line Finance told *Which?* that the default was a computer error. It had meant to register that he had 'terminated the agreement...and, in our view, that he still owed an amount...'. The company said that it would have been 'uneconomical' to take Steven to court. It maintained he still owed the money, but was willing to accept £2,500 because of the problems. But Steven stands firm.

On:line Finance said it has now made its small print clearer. Both it and Equifax said they'd improved procedures as a result of Steven's case.

PHOTOGRAPHY ROBIN BECKHAM, JOHN TRENHOLM

CONTACT INSIDE STORY

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

PEOPLE'S JURY ON GM FOOD

A 'citizens' jury' on genetically modified (GM) food will report its verdict this month.

Thirty consumers have heard experts give evidence over the last two months, in a joint initiative by Consumers' Association, Unilever, Greenpeace and the Co-op.

The verdict will feed into the government's public debate on GM food issues in the UK, which we believe largely failed to give all the issues a proper airing.

U-TURN ON BUILDER SCHEME

You won't have to pay to complain about shoddy work by builders, after we persuaded ministers to change their plans.

In March, we revealed you'd be charged £20 to submit a complaint to the Quality Mark scheme about an accredited builder ('Builder scheme to charge consumers', p5). Now ministers have axed the fee.

FOOTBALL FANS' VICTORY

The massive fines slapped on ten firms who fixed football kit prices are a just result for football fans.

We've highlighted the problem for more than five years, and welcome the large fines announced by the Office of Fair Trading: £1.65 million for Manchester United, for example. It may appeal.

CAR PRICES STILL HIGH IN UK

Despite falling prices, new cars are still more costly here than in several other EU countries, a recent EC survey found. Pre-tax prices were lowest in Denmark, Greece and the Netherlands – so it's still worth shopping around.

HEALTH CLAIMS SCRUTINY

We're delighted that dubious claims on food, such as 'light', will be tightened under EU plans. And all health claims will need to be proved before foods are sold.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

TAKE ACTION

INSURERS WHO LIKE TO SAY NO

Gabriella cancelled her trip when her grandmother died, but the insurance didn't cover her because a grandmother 'isn't a relative'

Gabriella Wright cancelled her imminent holiday when her grandmother died – but her travel insurer refused a payout because a grandmother 'isn't a relative'.

Even more bizarre, if a 'close business associate' had died, Gabriella would have been covered. The Options travel policy spelt out exactly which relatives' death allowed her to cancel the trip with impunity, and grandparents weren't on the list. Options isn't the only case of this we've encountered.

Don't take no for an answer

Gabriella's story, and that of another reader, Michael Harrison, show it's worth refusing to take no for an answer. After we intervened, Gabriella and Michael both received insurance payouts – and Options has torn up its policy and rewritten it to include grandparents.

When Gabriella, aged 33, from London, told us her complaint, we passed it to the Financial Ombudsman Service (FOS). The FOS case-handler described the exclusion as 'daft', and negotiated with the underwriter – UK Insurance – to get Gabriella's £600 claim met. The FOS said it was such an unusual exclusion Gabriella should have been told about it before she bought the policy.

Another insurance company, Columbus Direct, stopped excluding grandparents from the meaning of 'relative' in April this year, after complaints. It told us that, since 'families are getting more complicated', it's also considering introducing a policy where you nominate your nearest and dearest – to include stepchildren, say. Currently, the industry has no standard definition of a relative.

Exclusions for Sars caused many travellers heartache recently. Michael Harrison, from Worcestershire, and his wife, Ann, were among a party of 28 Rotarians bound for Toronto in April. The day before the group was due to fly, the Foreign Office issued advice not to travel to Toronto.

Michael, a former medical director at a teaching hospital, told us he was batted between his insurer, Bupa, and his travel agent. Each told him to seek a refund of his £2,300 from the other. The travel agents' body, Abta, said tour operators should offer clients a later trip, a different holiday or a refund – getting insurers somewhat off the hook. Eventually, Michael's tour operator agreed to refund the group's flight and hotel bill, less an admin charge of £100 per person. But many in the party, including Michael, had bought extra trips from Toronto, such as cruises and train journeys. These weren't covered; the Rotarians stood to lose up to £15,000 in extras they'd already paid for.

> **'My clients weren't covered if they did go and weren't covered if they didn't... They were stuck'**

When *Which?* contacted Bupa, it agreed to pay Michael's shortfall after the tour operator's refund. This was despite telling Michael, in June, that it was 'unable to consider his claim' because it was 'outside the scope and intention' of the policy. Bupa told us it hadn't meant to close the door, and the letter shouldn't have implied this. Another insurer, Axa, agreed to cover £3,350 in extras for another member of the party.

Michael's travel agent, Rod Gethins, told *Which?* that all members of the group had initially been turned down by their insurers. 'The insurers had clearly taken legal advice and they've been bloody minded. They've been saying that the policies didn't cover Sars. So my clients weren't covered if they did travel to Toronto, against advice, and weren't covered if they didn't go. They were stuck.'

Indeed, the FOS said most policies wouldn't cover you if you cancelled due to Foreign Office advice. And the Association of British Insurers (ABI) told us that, if you did travel against advice, you wouldn't be covered for medical costs arising from Sars.

Can you claim for cancellation?

About a quarter of claims on travel insurance concern cancellation.

The FOS says that, generally, cancellation cover is narrowly defined; earthquakes, terrorist attacks and epidemics are excluded. But if an insurer hasn't been clear about exclusions, it 'may find it difficult to justify its position' in the event of a complaint, says the FOS.

● ACTION POINT

If you're getting nowhere with a travel insurance complaint, you can contact the ombudsman: www.financial-ombudsman.org.uk or call 0845 0801800.

PHOTOGRAPHY JOHN TRENHOLM, ROBIN BECKHAM, JONNY THOMPSON ILLUSTRATION KEVIN EVANS

Cashback row continues

We've turned up the heat on Comet for fobbing off customers who try to claim cashback promised in special warranty deals.

Our article in July – 'The cashback that never comes', p7 – prompted dozens more readers to tell us they'd been unjustly denied their cash by Comet or Powerhouse (which took over Scottish Power warranties).

Under the deals, customers were due a refund on an unused warranty after it expired. But there were complex conditions – many were told they didn't have the right paperwork, or had missed a deadline.

Now, our lawyers have challenged Comet, demanding that it stops being unreasonable. It hadn't responded as we went to press. We'll update you.

We'll be tackling Powerhouse next. Meanwhile, we've been passing readers' complaints to the Competition Commission, due to report soon on its warranty investigation. And you can complain to the Financial Ombudsman Service, which has published a case where a customer had failed to register for cashback within 21 days of buying her warranty. The unnamed store said she was too late, but the ombudsman said such rules were 'wholly inappropriate' and found in her favour.

Which? reader Richard Hale, from Bristol, told us he'd sent Comet his £90 claim, by special delivery, in June. A month later, when Richard rang Comet, it denied receiving anything. When he quoted the special delivery code, it admitted it had an envelope bearing the code, but had apparently lost it. Comet demanded photocopies – which Richard didn't have. We intervened, and it paid up.

Comet no longer offers these deals. But customers are hitting problems only now, as they claim their refund after the policy's expired.

DON'T BUY THIS CANCER INSURANCE

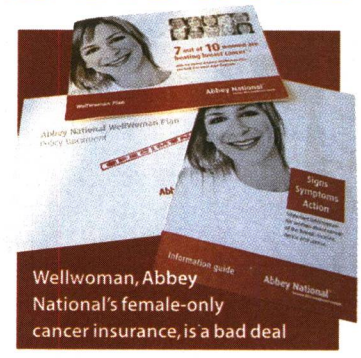
We think a new insurance policy to cover 'female-only' cancers is a bad deal. And an Abbey National mailing for the Wellwoman policy was misleading.

There are several problems with this type of insurance. First, although breast cancer is the most common cancer in women, the second and third most common are bowel and lung cancer. These aren't specific to women, so aren't covered by the insurance.

The Breast Cancer Forum – a group of eight major charities – condemned the policy, saying it 'ignored the fact that the risk of women dying from lung cancer and heart disease has increased'.

The policy looks cheap – if you sign up before you're 29, it's £2.95 a month for standard and £5.50 for 'premier' cover. For standard, the maximum benefit is £25,000. With premier, it's £50,000. But Anna Sofat, of independent financial advisers Fiona Price and Partners, told *Which?* that she wouldn't recommend it. 'You need something more comprehensive, and it needn't cost a lot more.'

For around £9 a month, a woman aged under 29 could get a £50,000 payout on diagnosis of a major illness (for more, see 'Critical illness insurance', p42). A better but more costly option is income protection. Rather than a lump sum, this pays out while you can't work.



Wellwoman, Abbey National's female-only cancer insurance, is a bad deal

We were concerned about Abbey National's marketing, too. In May, a mailshot claimed: 'From as little as £2.95 a month...the Wellwoman Plan will allow you to draw on a range of benefits worth up to £50,000.'

But the benefits for anyone paying £2.95 add up to only £25,000. Abbey National said it would correct this. It said the policy wasn't intended to be critical illness cover; it was an affordable 'pot of cash', and aimed at the low-paid.

YOUR CHAMPION

WHICH? FORCES MAPLIN TO CHANGE CRAZY POLICY

An electrical chain which refused to take back faulty goods unless they were in the original box has been forced to climb down by *Which?*.

Reader Tessa Kendall, from London, told us Maplin's store in Tottenham Court Road, London, had refused to take back a faulty phone she'd bought just ten days before, because she didn't have the box. Producing her receipt cut no ice, and Maplin's customer service centre simply confirmed the policy when she rang.

A customer service manager later intervened, and the store eventually refunded Tessa. But it still told her that it had only been 'going by the book'.

We were shocked by such a policy, so we got a copy of Maplin's terms and conditions. Sure enough, these said that any faulty goods would be made good, within a certain period '...provided that the goods...are returned...in their original packaging...'. We believe such a demand goes against your statutory rights, so we wrote to Maplin. Initially, it claimed that packaging formed part of the goods, which isn't true. Eventually, it agreed to rewrite its small print, which appears in its new catalogue, out this month. The new version drops the demand for packaging. Maplin added that its managers would be told of the new policy, through training.

Maplin in Tottenham Court Road, London, initially refused Tessa Kendall a refund on her faulty phone because she hadn't kept the packaging

We're pleased. If you're sold faulty goods and you reject them quickly, the law is simple: you're entitled to a refund. For more on your rights, see 'More rights for consumers', March 2003, p55.

We've repeatedly found stores that aren't clear about their legal responsibilities, and try to fob off customers as a result. Look out for our latest investigation into this issue, which will be published in November.

EXPOSED

AA MEMBER SEES THROUGH GLASS 'OFFER'

Local quote to fix windscreen about £190
Autoglass's special price for AA members £273

Autoglass quoted Barbie Lindsay a reduced price of £273 to fix her car windscreen but local firms we called quoted an average price of about £190

The Autoglass price isn't a joke. It's what AA member Barbie Lindsay encountered when she rang the 'UK's leading vehicle glass repair' chain, which has a deal with the AA for its members. Under the deal, Barbie, who has a Ford Escort Mark 5, was entitled to 35 per cent off the cost of replacing her cracked windscreen.

Autoglass's standard price for that particular windscreen is a staggering £419. Less 35 per cent, that's £273. But, when Barbie rang Autoglass a second time to check the price, this time without mentioning she was an AA member, she was quoted £135.

Autoglass told *Which?* that a member of staff at Barbie's local Ipswich branch had made an 'entirely unaccountable human error' in quoting £135. The true price was £419.

However, this AA deal compares badly with some other – standard – prices we found. Posing as a driver needing the same windscreen as Barbie (heated and tinted, for her model of car) we rang three other windscreen replacement services in Ipswich, as well as her local Autoglass.

Autoglass quoted the expected £419. But the others quoted from £67 to £102 less than the £273 AA deal.

Autoglass initially implied to *Which?* that local firms' work may be of lower quality. Challenged, it backed off.

When Barbie picked up the car, Autoglass let her pay £135, since she'd been quoted this. After we contacted Autoglass, in recognition of the cock-up, it offered Barbie £150 as goodwill. It also apologised, as did the AA. The AA told us it closely monitored such benefits. Ironically, from next month, its Autoglass discount is cut to 30 per cent.

LPG USERS HAVE NO COME BACK

Around 250,000 British households have no complaints body if they get bad service from their gas company.

These homes use liquid petroleum gas (LPG) for heating. Many users have less choice because they live in rural areas without a mains supply.

Yet the LPG gas supply market has no specific price regulation, no consumer watchdog to oversee it and no standard fair contract. An LPG association does exist, but offers only technical support and advice on safety to its industry members. It has no regulatory role and no complaints system.

Several *Which?* members who use LPG have told us about price hikes and barriers to switching. Meanwhile, the energy regulator, Ofgem, is encouraging mains gas users to switch to cheaper deals.

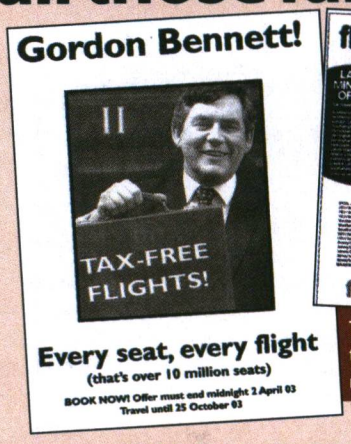
Indeed, the cost of British Gas LPG supplied by a dealer to Simon Fitze-Horswell increased from £27 to £34.75 per bottle – or 28.7 per cent – over the six months from December 2002 to May. But the cost of mains gas supplied by British Gas and billed quarterly over a similar period went up only 2.6 per cent.

We've highlighted the problem of switching LPG supplier before (see 'LP gas users lose out', January 1999, p5). But the Department of Trade and Industry told us it has no plans to extend the scope of consumer watchdog Energywatch, or Ofgem, to include LPG. We think consumers need better protection.

Sorry, all those fares have gone

The ghost of a £1 flight haunts holidaymakers all over the UK. Everyone's heard tell; no one's seen it in the flesh.

The run-up to summer saw a clutch of elusive flight offers where either the price was deceptive because it excluded compulsory taxes, or only a handful of tickets seemed to be available at that price, so you were unlikely to get one.



The ASA branded these adverts misleading

Our colleagues at *Holiday Which?* recently reported four flight adverts to the Advertising Standards Authority (ASA). The watchdog found two, by Flybe and Easyjet, breached its code. It's agreed there's a general problem with 'no frills' airlines' ads and says it is monitoring these.

The ASA had already upheld complaints about two Easyjet adverts earlier this year. One, '20,000 flights for £1', was a front-page promotion in the *Daily Express*. The other, 'thousands of flights from just £1...', appeared in newspapers and online. In both, taxes were extra.

It's not just airlines which are deceiving the public. The ASA recently told off P&O Ferries for advertising an early booking discount for travel 'throughout 2003' – but many dates, including all of the summer, were excluded. And the Rail Passengers Council, the passengers' advocate, has criticised train companies for advertising bargain fares when very few seats were available at that price.

Even though the ASA asks companies to prove only that 10 per cent of seats were available at the advertised price, and that restrictions must be clear, at least eight have fallen foul of the watchdog since last summer.

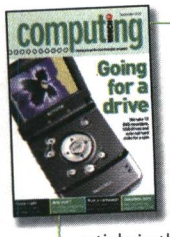
In 1998, the ASA asked companies always to include taxes in a headline price. But it can't force advertisers to obey, and compliance is clearly patchy. The ASA's only real weapon is bad publicity for the perpetrators.

Product adverts aimed at consumers must include tax in any price shown, by law. But flights and ferry tickets are services. For services, the law says only that prices mustn't mislead; it's not illegal to exclude tax, but trading standards officers say the tax must appear next to the price in ads.

● ACTION POINT

If you spot an advert you think is misleading, complain to the ASA – www.asa.org.uk.

PHOTOGRAPHY RUSSELL LINDSAY



INCREASE YOUR STORAGE SPACE

Choosing where to save and store large data files can be tricky, warns an article in this month's *Computing Which?*. The computer's hard drive is the obvious choice; it's quick and convenient and gives you a decent amount of space. But, the report points out, there are downsides if the hard drive is your only storage option: you can't easily share data; if your hard drive fails or your computer's stolen, you've lost everything; and, once you're into digital music, photography or video, you may find the hard drive isn't large enough.

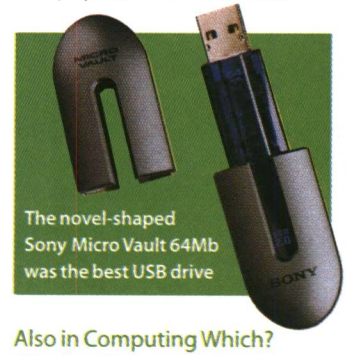
Recording your data to a separate drive or removable disc overcomes these problems. *Computing Which?* tested 13 such drives, ranging in price from £14 to £410.

The type of drive you choose depends on the size of the data you need to save. For multimedia files, which tend to be large, *Computing Which?* suggests a DVD recorder. It tested four, and found two Best Buys – the **NEC ND-1300A £201** and **HP dvd300i £234**. The NEC has the edge on versatility, as it records to more formats, but the HP wins on ease of use and its instructions. Neither is Mac-compatible.

For portability, *Computing Which?* recommends a USB drive. More like memory cards than drives, these devices are small and versatile (some even double as a key ring) and plug straight into the USB port of any computer running Windows ME and above or Mac OS 9 and above. Their real advantage lies in the fact that files can be copied to and from them on most computers – a no-go with other standalone drives unless you have the right software. In its test of five USB drives, *Computing Which?* rated the **Sony Micro Vault 64MB £41** an excellent all-rounder. At just 12g, it was the smallest drive on test, and the fastest and easiest to use. The 18g **Iomega Mini Drive 64MB £32** was almost as good but was let down by its slightly slower speed.

For speed and capacity, nothing currently beats an external hard drive. And, on a price-per-Mb basis, they also work out cheapest. *Computing Which?* tested four Mac-compatible external drives – two which could be plugged into a USB or FireWire port, and two for digital photo storage that can also work away from your computer.

Best Buys include the **SmartDisk Flash Trax £410**. This 30Gb photo-storage drive has a good quality TFT screen which allows you to view and edit images with ease. It can also store other data and playback MP3 music files.

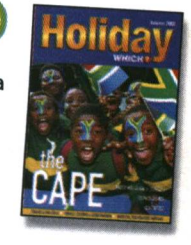


The novel-shaped Sony Micro Vault 64Mb was the best USB drive

Also in Computing Which? this month

- Scanners for that perfect scan
- Utility programs on test
- Internet campaigning

MEDICAL STANDARDS ABROAD

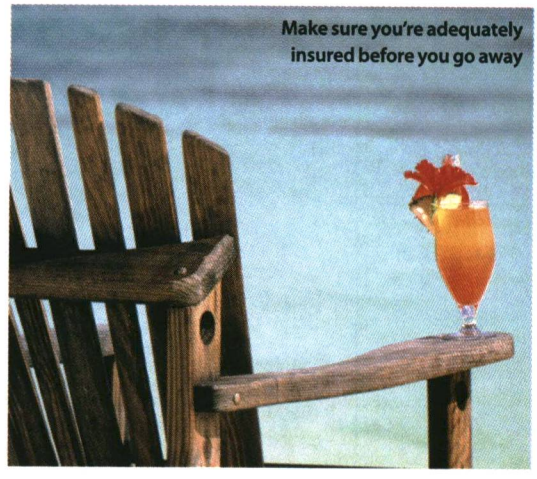


Getting access to good medical treatment abroad may not be as hard as you might think, according to the results of an investigation carried out for this month's *Holiday Which?*. Clearly, it depends on factors such as the country or hospital you're in. But, when *Holiday Which?* asked its members of their experiences of medical emergencies abroad, the vast majority of those who replied were positive.

A *Holiday Which?* researcher and a consultant in A&E medicine travelled to two of the UK's most popular holiday destinations, Crete and the Costa del Sol, to assess for themselves the medical facilities available in state and private hospitals. They also looked at numbers (but not medical competence) of doctors, nurses and specialists, the level of comfort and privacy in wards and bedrooms, and the availability of English speakers or translators. Overall, they were impressed.

Facilities varied from sophisticated set-ups with state-of-the-art equipment and enough staff to deal with serious cases, to simple outpatient surgeries. State hospitals offered the best-equipped facilities for holidaymakers who are seriously ill or injured, but, unsurprisingly, couldn't provide the same standard of comfort offered in private hospitals.

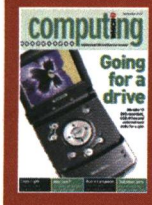
Holiday Which? recommends advance planning, to make sure you've covered your tracks if the worst happens, and gives a checklist of points to consider before you go, including taking adequate insurance, and an E111 if applicable, and having enough supplies of any medication you'll need while away.

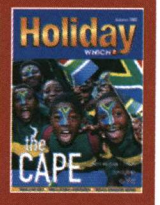

Make sure you're adequately insured before you go away

Also in Holiday Which? this month

- Cape of South Africa
- Travelling solo
- Small claims court vs arbitration

FREE TRIAL

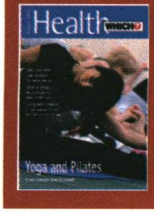


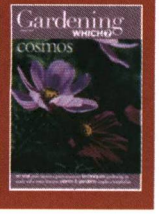


For a free trial to Computing Which?, Holiday Which? or any of our magazines, just call

0800 252 100

(payment details required for when your free trial ends)

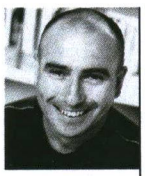




PHOTOGRAPHY ZEFA

The Strategic Rail Authority was set up to sort out the rail network. But our survey shows it's not doing its job

ON THE WRONG



Pete Tynan finds out what rail commuters have to suffer on their daily journeys

Those of you who are reading this as you sit on the train probably won't be surprised by the results of our latest survey of rail passengers. You may well be familiar with the drip, drip effect of a few minutes' delay here and there, or the frequent signal problems that can easily make you an hour late. Most of you will know that peak-time trains are likely to have standing-room only, you've probably strained to hear a barely audible apology over a tannoy, and no doubt you'll have stared at a departure board that says your train is on time – long after it should have left.

Our survey shows that these kinds of problems are part of everyday life for rail commuters. It also reveals that only a third of passengers know who's in charge. The Strategic Rail Authority (SRA) was set up to oversee improvements to the network and services. But rail passengers' experiences suggest it's not succeeding.

A NEW ERA?

When we last surveyed rail commuters, in 1998, we found widespread problems, which made a mockery of the rail companies' customer surveys. But, at the time, things were looking up. The government had committed to improving the railways and, two years later, it announced that it wanted to increase passenger numbers by 50 per cent over ten years. It set up the SRA to be the guardian of passenger interests: to introduce more frequent services and increase reliability and punctuality.

The SRA doesn't directly control train services. Instead, its job is to set service requirements and award franchises to the various train operating companies (TOCs). It assigns government money to the TOCs and to Network Rail – the organisation that replaced Railtrack and took over responsibility for tracks and signals. The SRA also has the power to take franchises away from the TOCs if they fail to meet certain targets.

'It's the most expensive, time-consuming and frustrating element of the working week'

Commuter, Rochester to Victoria

PASSENGER VIEWS

We had high hopes for the new authority and, along with commuters, were hoping for real improvements to train services. So has it delivered? We repeated our 1998 survey to get the passengers' verdict.

Hurry up Punctuality comes top of passengers' priorities, but trains are now less likely to be on time than before the SRA was set up. We found that 82 per cent of people had suffered at least one train delay in the previous five days, compared with 77 per cent in 1998. And 62 per cent of passengers told us they'd been delayed at least twice in the previous week. These delays do have consequences: late trains had caused 40 per cent of people in our survey to be late for work, and almost half to be late home, at least once in the past five days.

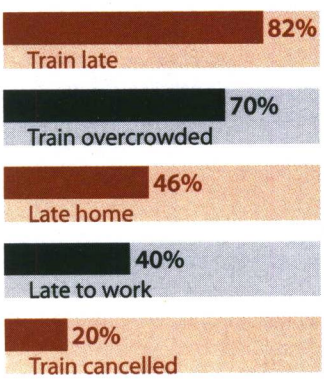
The SRA's own figures confirm that there's been no improvement in punctuality of trains since it took over – but even these figures disguise what's really happening. Local and commuter trains are deemed to be on time if they arrive at their final destination within five minutes of the scheduled time, while Intercity trains can be up to ten minutes late.

Cancellations Official figures seem to suggest that cancelled trains aren't a major problem. All the TOCs manage to run well over 90 per cent of their scheduled trains, and so meet their targets. Of the 25 TOCs, only one company, Central Trains, regularly missed its reliability targets last year. This might sound reassuring, but these figures don't give the full story. A train is officially classed as cancelled only if it fails to complete at least half of its scheduled journey. Back in the real world, we found that a fifth of people had suffered a train cancellation in the previous five days – about the same proportion as in 1998.

'I don't plan for a specific train home any more as they're so often delayed. I just turn up and get whichever one is there' Commuter, Northwich to Manchester

COMMUTER PROBLEMS

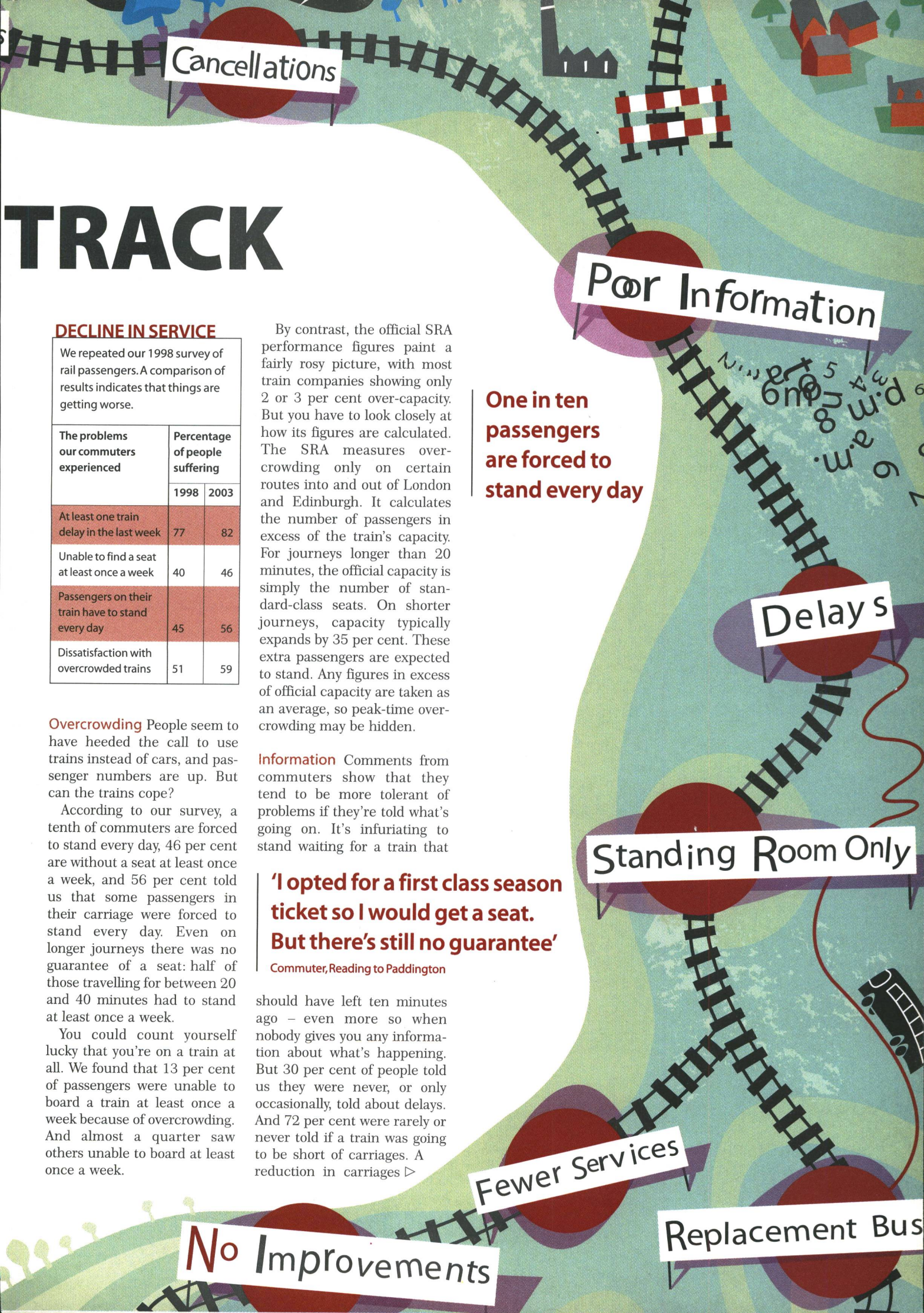
The chart below shows how many people in our survey suffered particular problems with their train journey at least once a week.



OUR SURVEY

In May this year, we distributed 2,500 questionnaires to passengers arriving and departing between 7.30am and 10am, and between 4.30pm and 7pm, at eight mainline train stations: Birmingham New Street, Glasgow Central, Manchester Piccadilly, and Liverpool Street, Paddington, Euston, Kings Cross and Victoria in London. We asked about their experiences over the last five working days. We received 789 valid responses.

ILLUSTRATION JOANNA KERR



TRACK

DECLINE IN SERVICE

We repeated our 1998 survey of rail passengers. A comparison of results indicates that things are getting worse.

The problems our commuters experienced	Percentage of people suffering	
	1998	2003
At least one train delay in the last week	77	82
Unable to find a seat at least once a week	40	46
Passengers on their train have to stand every day	45	56
Dissatisfaction with overcrowded trains	51	59

Overcrowding People seem to have heeded the call to use trains instead of cars, and passenger numbers are up. But can the trains cope?

According to our survey, a tenth of commuters are forced to stand every day, 46 per cent are without a seat at least once a week, and 56 per cent told us that some passengers in their carriage were forced to stand every day. Even on longer journeys there was no guarantee of a seat: half of those travelling for between 20 and 40 minutes had to stand at least once a week.

You could count yourself lucky that you're on a train at all. We found that 13 per cent of passengers were unable to board a train at least once a week because of overcrowding. And almost a quarter saw others unable to board at least once a week.

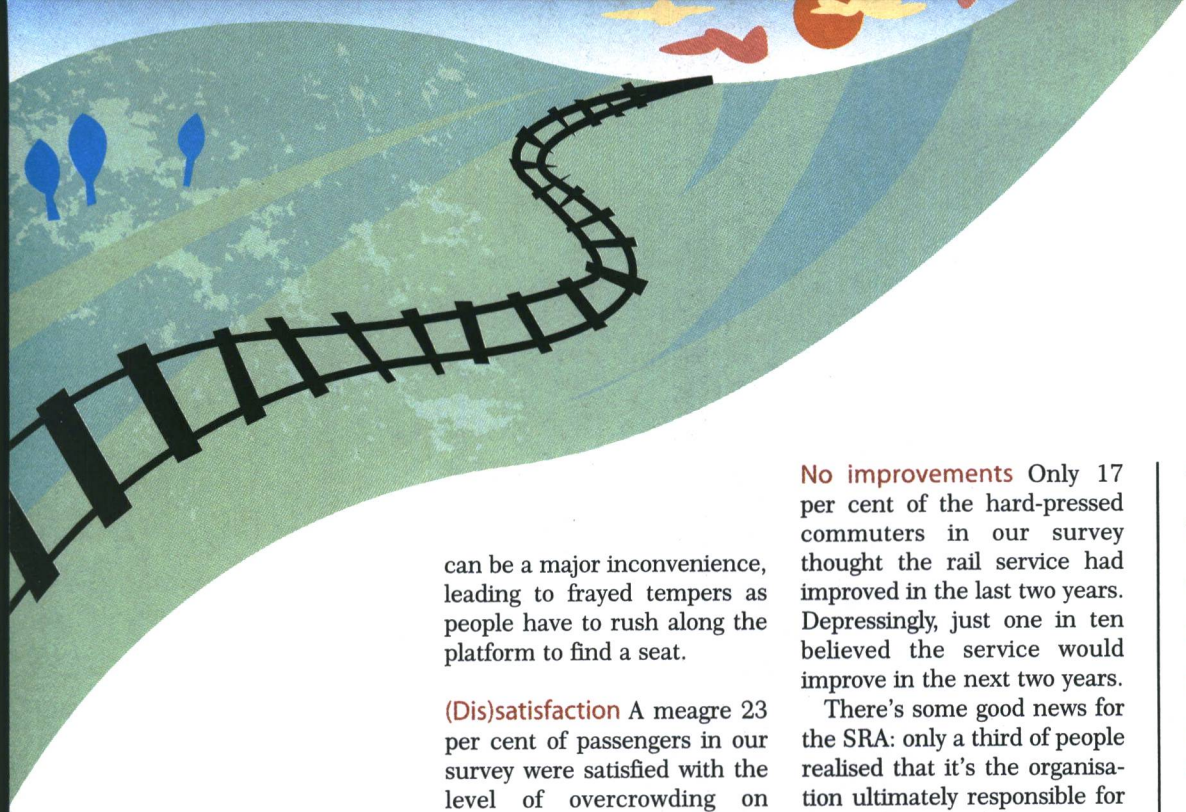
By contrast, the official SRA performance figures paint a fairly rosy picture, with most train companies showing only 2 or 3 per cent over-capacity. But you have to look closely at how its figures are calculated. The SRA measures overcrowding only on certain routes into and out of London and Edinburgh. It calculates the number of passengers in excess of the train's capacity. For journeys longer than 20 minutes, the official capacity is simply the number of standard-class seats. On shorter journeys, capacity typically expands by 35 per cent. These extra passengers are expected to stand. Any figures in excess of official capacity are taken as an average, so peak-time overcrowding may be hidden.

One in ten passengers are forced to stand every day

Information Comments from commuters show that they tend to be more tolerant of problems if they're told what's going on. It's infuriating to stand waiting for a train that should have left ten minutes ago – even more so when nobody gives you any information about what's happening. But 30 per cent of people told us they were never, or only occasionally, told about delays. And 72 per cent were rarely or never told if a train was going to be short of carriages. A reduction in carriages ▷

'I opted for a first class season ticket so I would get a seat. But there's still no guarantee'

Commuter, Reading to Paddington



can be a major inconvenience, leading to frayed tempers as people have to rush along the platform to find a seat.

(Dis)satisfaction A meagre 23 per cent of passengers in our survey were satisfied with the level of overcrowding on trains. This is an unacceptably low satisfaction level for a service that many people have to tolerate every day. Just 44 per cent of passengers were satisfied with punctuality – down from 51 per cent in 1998. And only about half were satisfied with the reliability of their trains, compared with 62 per cent in 1998.

Meanwhile, the official SRA satisfaction figures show that two thirds of all rail passengers are satisfied with punctuality and reliability, and that 59 per cent are happy with the amount of seats and standing space. However, these figures reflect the views of passengers travelling throughout the day, not just those who are put through the mill of commuting at peak times.

No improvements Only 17 per cent of the hard-pressed commuters in our survey thought the rail service had improved in the last two years. Depressingly, just one in ten believed the service would improve in the next two years.

There's some good news for the SRA: only a third of people realised that it's the organisation ultimately responsible for getting things back on track.

THINGS CAN ONLY GET...

We asked commuters what they thought the rail industry's priorities should be (see 'Passengers' priorities', p13). Not surprisingly, punctuality and seat availability came out top. Better information when things go wrong was also a priority. Number four in the wish list was more frequent services.

Meanwhile, the SRA is putting emphasis on improving cleanliness, passenger information, ticket-buying, and personal security. These do feature in commuters' priorities but they're not the burning issues. Indeed, you might feel some of them should be delivered as a matter of course. And you may well be disappointed to know how the SRA intends to tackle the big issues of punctuality and overcrowding.

'There seems to be no co-ordinated system to sort out a problem quickly. The traveller comes last'

Commuter, Watford to Euston

Cutting services Half of train delays are caused by signal or track problems, such as points failures. However, there will soon be less money to spend on maintaining and improving this infrastructure as the government is cutting the SRA's budget by more than £300 million over the next three years.

With little money to make improvements, the SRA has chosen to cut the number of train services in an effort to make trains run on time. The idea is that, with more slack in the timetable, it will be easier for services to catch up after a track or signal failure. These plans are unlikely to please the passengers in our survey who already struggle for a seat. The SRA says it will add more carriages to trains to make up for reduced frequency, but these longer trains won't fit on many platforms, and the SRA has stopped one major project to increase platform length.

Higher fares The SRA's solution to overcrowding sounds just as unlikely to benefit passengers. It plans to increase fares in order to discourage

'It's expensive, unreliable, hot and overcrowded. We are being ripped off with a poor service'

Commuter, Romford to Liverpool St

WHEN THINGS GO WRONG

If you want to complain, do so first to the company concerned. If you're unhappy with the outcome, the Rail Passengers Council (see 'Contacts', p58) should be able to help.

Your entitlement to compensation varies between the train operating companies (TOCs) and is set out in their customer charters (see *Which?*, August 2001, p34, for more details). You'll usually get a partial refund if your journey's delayed by at least one hour and the problem is within the control of the rail industry. Refunds for season tickets are based on the TOC's performance over a set period. You're usually entitled to up to 10 per cent off your next ticket if the TOC fails to meet reliability and punctuality targets.

travel at peak times. But it's unrealistic to expect commuters to change their travelling times. Only 14 per cent of people in our survey said they would routinely be able to travel off-peak.

Until recently, increases in rail fares had to be at least 1 per cent below inflation. But, this June, the government and the SRA agreed to inflation-busting rises. Economists have predicted that fare rises will drive many passengers off the trains, leaving little extra revenue for the rail network.

Replacement buses Another of the SRA's plans, intended as a cost-cutting measure, is to use the road to replace some rail services. In its franchising agreement for the Anglia region, it's asked rail companies to draw up plans to replace some existing train services with buses.

The campaign group Railfuture has attacked these plans. Its chair, Peter Lawrence, told us: 'It's clear that the SRA doesn't understand passenger needs. There will be longer travel times and less reliability, as buses get clogged up by the increased road congestion which will result from the withdrawal of train services.'

Stop! Passengers also gave the SRA's new proposals short shrift. Just 9 per cent of people in our survey thought that reducing train frequency would improve punctuality, and only 10 per cent of them thought it was a good idea to replace trains with buses or trams.

Overall, the new proposals seem likely to increase overcrowding on trains, force passengers to pay more for their journeys, or push them off the railway altogether.

> **'It's desperately disappointing. If commuters had a realistic choice, they wouldn't choose trains'**
>
> Commuter, Chatham to Victoria

WHY THE TRAINS CAN'T TAKE THE STRAIN

We look at what's behind the problems that passengers are facing.

The tracks... The delays and cancellations that passengers so frequently experience are often caused by signal failures and poorly maintained tracks. A huge backlog of infrastructure problems has been building up over many years.

When the railways were privatised in the 1990s, Railtrack was made responsible for track and signals, while train operating companies (TOCs) ran the train services. Railtrack sub-contracted the inspection and maintenance of tracks in an attempt to drive down costs. This wasn't a success. Managers from Railtrack and its contractors now face charges of gross negligence and manslaughter over the Hatfield incident, where a broken rail caused tragic loss of life.

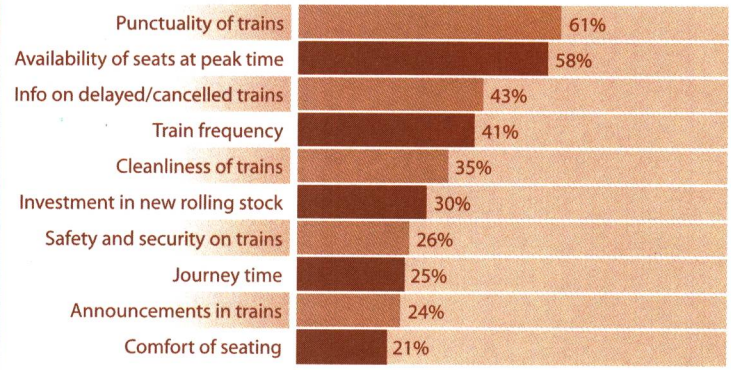
Last year, the government replaced Railtrack with Network Rail (which doesn't have shareholders) in order to improve management and rein in expenditure. But the damage had already been done. Railtrack had kept no proper asset records, so it was impossible to tell which tracks had been repaired or replaced, resulting in soaring maintenance costs. The annual cost of Network Rail is now £6 billion, compared with the £3 billion originally planned.

...the TOCs... Private TOCs were meant to bring in private investment to help improve the railways. But this money hasn't been enough to support the network, and government subsidies have increased from £1.6 billion to £3.8 billion a year over the last two years.

...and the tickets Between 1994/5 and 2001/2, income from passengers increased by 63 per cent, yet train services haven't improved as a result. The increase in revenue from higher fares is just a drop in the ocean compared with the cost of improving the rail network's infrastructure.

Now what? These circumstances mean that the SRA is having to deal with a railway network that urgently needs maintenance and repairs, but without the necessary funds to carry out the work.

PASSENGERS' PRIORITIES



We asked passengers what they thought their train operating company's priorities should be in trying to improve their service.

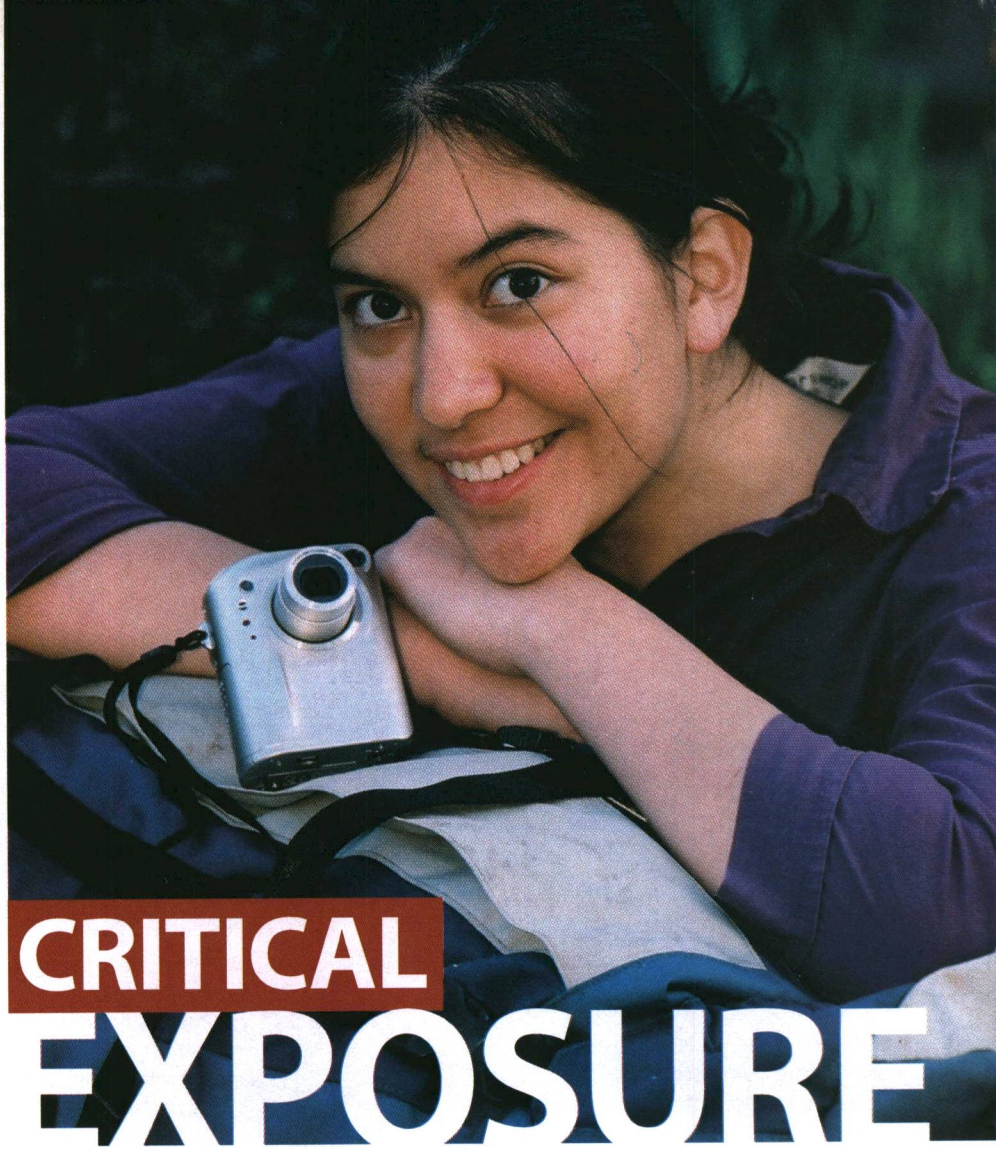
We asked everyone to pick five priorities from a list of 22. The chart, left, shows the top ten priorities and indicates the percentage of people who put each one somewhere in their top five.

OUR VERDICT

The rail industry has suffered from years of under-investment, and recent problems have required vast amounts of money to be spent on basic safety improvements. Meanwhile, train services for passengers have been getting worse. Despite higher government subsidies and increased revenue from ticket sales, our survey shows that peak-time passengers are less satisfied with their train journeys now than they were five years ago.

The government set up the SRA to look after passengers, promising more reliable and punctual trains and more frequent services. However, the SRA has failed to improve reliability and punctuality. In the absence of increased government funding, it's now seeking to cut back services and increase fares in an effort to meet its targets. It's not clear that either of these moves will benefit passengers. A reduction in the number of trains in an attempt to improve punctuality may simply make existing overcrowding problems worse. And increased ticket prices seem unfair unless passengers can see real improvements to their service in return.

We're sending our findings to the government and key stakeholders. We urgently want to see a debate about the future of rail travel, as the current proposals are unlikely to solve passengers' problems.



CRITICAL EXPOSURE

Could a digital camera breathe new life into your photo album, or will it just stay in its box?

When we asked for volunteers to try out a digital camera, we received hundreds of responses from readers offering to lend a hand. Some were from those already converted to digital photography, but many just fancied the opportunity to try a digital camera before deciding whether to buy.

We invited Kathryn Cranham and Maayan Ashkenazi, self-confessed 35mm camera fans, to use two of the digital cameras left over from our last round of testing.

Many film processors now let you send in your images over the internet and then send back the prints in the post. We asked Kathryn and Maayan to try out one of these services. We also asked them to edit a digital photo and send one as an email attachment. After a couple of months, we got back in touch to find out how they'd got on.

In addition, we put 19 of the most up-to-date digital cameras through our test programme. Details of a further 18 are on the new Which? Extra website.

DICING WITH DIGITAL

Newlywed Kathryn Cranham enjoys using a manual SLR camera that she bought some years ago. She took a photography course to develop her hobby and was considering investing in a digital camera – prepared to spend up to £300 for the right one.

When we asked Kathryn how she'd got on, we found that things hadn't gone too well. The digital camera arrived in time for her wedding party, where she'd planned to ask guests to take photos with her SLR, a 35mm compact and the digital. But, on the day, she felt awkward asking guests to use the digital camera in case they found it hard to operate. It stayed at home.

Clicked off The camera did make it out and about with the Cranhams on a few day trips. Kathryn told us: 'Taking pictures was straightforward. The instructions were pretty good and the camera itself was fine'. One drawback she found was that it didn't click or make a sound when it took a picture, so she had to keep checking the screen to see if the picture had been taken.

Some cameras can simulate the sound of a shutter when a picture is taken.

Easy PC? The Cranhams didn't find it as easy as they'd have liked to find, view and edit their pictures once they'd transferred them to the PC. But it wasn't only this that put Kathryn off using it: 'I work on a PC every day at work and, although photography is a hobby I enjoy, I don't want to come home from work and go on the PC.

'You need a fair level of IT skill, it's not just a case of loading and clicking. With my SLR, things are simple. I just take the film to be processed.'

Kathryn felt there were benefits to digital photography – being able to store images on CDs rather than in albums, paying only to print images you want, and being able to edit a photo before printing it: 'With a film camera, you pay for the picture you take, regardless of how it comes out. But, with a digital camera, you can be more selective.'

Overall, Kathryn's experience with the digital camera had led her to put on hold her plans to buy one. 'I've postponed my plans to buy a digital camera, at least until I have more time to spend on the PC.'

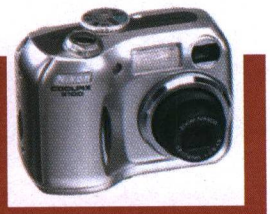
DIGITAL DALLIANCE

When 17 year-old AS-level student, Maayan Ashkenazi, offered to try out a digital camera for us, we were concerned that she wouldn't have time to fit it in alongside her revision and exams. But,

PHOTOGRAPHY ROBIN BECKHAM, JOE SHEEHAN

WIN

We've got five Nikon Coolpix 3100 digital cameras to give away in our competition.



For details, see p3 or visit
www.which.co.uk/whichextra/content/main/comp.shtml

Digital cameras weren't a total hit with our users

The ability to edit pictures proved popular

We put 19 models on test

WHICH? extra

In addition to the 19 digital cameras on test here, details of a further 18 models are on our improved Which? Extra website. Prices online will be updated monthly with the lowest prices we find in our regular survey of high-street and online retailers. The website also includes a comprehensive digital cameras buying guide and information about other products, such as photo printers, that can help you get the most from your digital camera. **www.which.co.uk/whichextra**

once Maayan had got through the list of tasks we asked her to do, she liked it so much she asked whether she could hold on to it during a school field trip to Peru.

Snap decisions Maayan's experience of a digital camera was much more positive than Kathryn's. She enjoyed using it, and particularly liked being able to see the picture that she'd just taken in the LCD screen on the camera: 'The LCD meant I could instantly see if I'd got the picture I wanted. I liked being able to erase unwanted images as I didn't feel I'd wasted shots.'

All the digital cameras in our test have a screen that can be used to frame new shots or review photos once taken.

Memory boost Maayan wasn't impressed with the camera's inability to take pictures at a high enough resolution to get decent quality prints. She also said 'there was room to store only a few pictures on the memory card at the highest resolution.'

A digital camera's resolution is measured in 'effective' megapixels (mp). Digital images are made up of pixels, and in general, a higher number of pixels will give you a better image quality. But the camera's quality will affect picture quality, too. You can get a good 6x4 inch print from a 1mp or 2mp camera but, for one comparable to a 35mm compact, we recommend 3mp.

All the cameras in our test let you choose different levels of picture quality. It's best to experiment by taking pictures at different resolutions until you get a print quality you're happy with.

After trying a digital camera Mark and Kathryn have decided to stick with their old 35mm

Remember that higher resolution pictures do take up more storage or 'memory'. Most of the cameras on test come with a basic 16Mb memory card, which may be enough room only for two or three high quality images. But you can buy additional memory cards. Check the table for the type of memory that each model uses.

Of course, taking pictures at lower quality settings should be fine for viewing images on a PC or emailing to friends.

Smoothing out the wrinkles The tasks that Maayan carried out didn't pose any problems: 'I loved editing the photos. It was straightforward. I'd definitely do it again to erase blemishes, make collages of friends, and turn colour pictures into black and white.' She also enjoyed being able to email pictures: 'It's much cheaper and quicker than sending a printed photo, and you can send copies instantly to lots of people.'

Prints for the album You can order prints from your digital images by storing them on the memory card or a CD and handing it into a film processor, much as you would with a roll of film. You can also send images via the internet to some film processors who will post prints back to you.

Maayan used an online film processing service offered by Boots. She found the website easy to use and the service efficient, but she wasn't impressed by the price: 'It cost £5 for only ten photos including postage and packaging,' she said.

Maayan would like to store her images as prints, rather than digitally, but the high cost of the online service has put her off.

For more on digital processing services, see 'Digital developments', *Computing Which?*, July 2003, p6. 'Inside Which?', July 2003, p9 has a summary of this report.

Now Maayan has tried digital photography, she says she'd probably pick a digital camera over film 'for its versatility and convenience'. But she'd want one with a high enough resolution for quality prints.

OUR TESTS

We teamed up with consumer organisations in Europe so we could test more cameras. The table on p16 gives details of 19 of the latest models on test. There is information about a further 18 models on our Which? Extra website.

Our total test scores are based on a combination of the camera's performance on technical tests, image quality, ease of use and battery life.

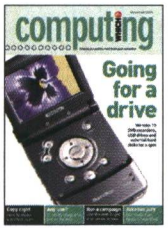
We tested the cameras with the Windows XP and Windows 98SE operating systems. When you buy a digital camera, you'll need to check it works with your PC's operating system.

The high resolution images produced by some of the cameras on test will use up a lot of your PC's hard disk space. A high resolution TIFF image can be 9Mb, for example. So consider whether your PC has enough memory to handle digital photography.

MISSING THE MOMENT

One of our tests revealed that there can be as much as a 2.5 second delay between pressing the shutter release and the camera taking the photo. So you could take a picture of people saying 'cheese', and end up with one of them leaving the scene.

But we found that you can get round this by using the 'focus lock'. To do this, you position the camera so that whatever you want to be in focus is in the middle of the viewfinder. Let the camera focus, then press the shutter half way. This will 'lock' the distance at which your camera is focused, and reduce the time lag between taking the shot and capturing the image. All our cameras took a picture in 0.2 seconds, or less, this way.



COMPUTING WHICH?

For tips on getting the most out of your PC, take out a free trial to *Computing Which?*. Call **0800 920 1170** quoting UCR903, or visit **www.computingwhich.co.uk**. Payment details are required for when your free trial ends.

BEST BUYS

The **Olympus C-5050 Zoom** did best in our tests, scoring 70 per cent. But, at **£600** from Jessops and John Lewis or **£430** from www.digitalfirst.co.uk, it's not cheap. It offered the highest resolution of all the Best Buys, at 5 megapixels (mp), and has several manual options, including focus, shutter speed and aperture. But it isn't supplied with rechargeable batteries or a recharger.

The 4mp **Canon Digital Ixus 400**, **£450** from Argos, Currys, Jessops and PC World or **£342** from www.unbeatable.co.uk/which did well in most tests, but was let down by a below average score for taking close-up shots.

If you want to pay less than £300, two of the best cameras are the **Nikon Coolpix 3100** **£280** from Argos, Comet, Currys, Jessops and John Lewis or **£227** from www.unbeatable.co.uk/which and the **Sony Cybershot DSC-P72** **£280** from Comet, Currys and Jessops, or **£209** from www.prcdirect.co.uk. Both offer resolutions of 3.2mp. They did as well as the Canon PowerShot G3, which is more than twice the price.

Despite its price, the 4mp **Canon PowerShot G3** **£600**, from Jessops and John Lewis or **£428** from www.pixmania.co.uk, is still good, let down only slightly by an average score for ease of use.

Olympus C-5050 Zoom

Canon Digital Ixus 400

Nikon Coolpix 3100

Sony Cybershot DSC-P72

Canon PowerShot G3

DIGITAL CAMERAS

		MODELS										
		Canon Digital Ixus 400	**Canon** PowerShot G3	**Casio** Exilim EX-Z3	**Fujifilm** FinePix F 410 Zoom	**Fujifilm** FinePix M 603 Zoom	**Kodak** EasyShare LS 633 Zoom	**Konica** Digital Revio KD-500Z	**Kyocera** Finecam S5	**Minolta** Dimage F300	**Minox** DC 3311	**Nikon** Coolpix 3
SPECIFICATION												
Price (£)	1▷	450	600	350	296	350	300	450	350	430	350	280
Largest image size in pixels		2,272x1,704	2,272x1,704	2,048x1,536	2,816x2,120	2,832x2,128	2,032x1,524	2,592x1,944	2,560x1,920	2,560x1,920	2,048x1,536	2,048x1,5
Effective megapixels	2▷	4.0	4.0	3.2	3.1	3.1	3.3	5.0	5.0	5.0	3.1	3.2
Zoom range	3▷	36-108	35-140	35-105	38-114	38-76	37-111	39-117	35-105	38-114	32-96	38-115
Size (hxwxd) (cm)		6x9.5x3.1	8x13x7.5	6x9.5x2.4	7x9x3.5	9.5x7x4	6x12x4	6x10x3.5	6x9.5x4	6x11.5x4	8x11.5x7.5	7x9x4.5
Weight (g)	4▷	231	525	147	199	288	240	229	198	239	349	219
Number of batteries required		1	1	1	1	1	1	1	1	1	4	2
Supplied with rechargeable batteries	5▷	✓	✓	✓	✓	✓	✓	✓	✓			✓
Supplied with battery charger	5▷	✓	✓	✓	✓	✓	✓	✓	✓			✓
Software included	6▷	Zoom Browser EX, ArcSoft photo suite	Zoom Browser EX, Adobe Photoshop	Photo Loader	Finepix Viewer	Finepix Viewer	Kodak Easy-Share software	none supplied	ArcSoft photo suite	Dimage Image Viewer	MGI PhotoSuite, Photo Vista	Nikon Vie Adobe Photosho Elements
FEATURES												
Manual focus setting	7▷	✓	✓	✓				✓	✓	✓		
Short video recording	8▷	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Sound recording	8▷	✓	✓		✓	✓	✓	✓	✓	✓		
MEMORY												
Camera's internal memory (Mb)	9▷	0	0	10	0	0	16	2	0	0	8	0
Memory card supplied (Mb)		32	32	0	16	16	0	16	16	64	0	16
Compatible memory cards	10▷	CF I	CF I or II	SD or MMC	xD	xD or CF II	SD or MMC	SD or MS	SD or MMC	SD	CF I	CF I
Image quality settings	11▷	12	13	12	4	5	4	8	8	16	6	4
PERFORMANCE												
Shutter delay on auto focus (sec)	12▷	0.9	1.4	0.5	0.5	0.7	0.7	1.1	1.2	1.5	2.5	0.7
Flash		☆	★	○	☆	☆	☆	☆	○	☆	○	☆
Battery life		○	★	☆	★	○	★	☆	○	◒	★	★
Time to download pics to PC		☆	★	★	★	★	◒	◒	○	★	☆	★
Focusing	13▷	☆	☆	☆	○	☆	☆	☆	○	☆	☆	☆
Close-up rating	14▷	◒	☆	★	★	☆	☆	★	★	★	★	☆
Time between shots	15▷	★	★	☆	★	☆	★	★	★	★	○	★
Overall picture quality		☆	☆	○	○	☆	○	☆	○	☆	○	☆
Overall ease of use		☆	○	☆	☆	○	○	○	○	○	○	☆
TOTAL TEST SCORE (%)		64	62	51	58	59	56	56	55	60	48	63

Casio
Exilim EX-Z3

Fujifilm
FinePix F 410

Fujifilm
FinePix M 603

Kodak EasyShare
LS 633 Zoom

Konica
Digital Revio KD-500Z

Kyocera
Finecam S5

Minolta
Dimage F300

Minox
DC 3311

Olympus
Camedia C-350 Zoom

Panasonic
Lumix DMC-F1

Pentax
Optio S

Samsung
Digimax V4

Toshiba
PDR-T30

Vivitar
Vivicam 3825

TOTAL TEST SCORE

This ignores price and is based on:

Performance	65%
Ease of use	25%
Battery life	10%

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

lympus amedia -350 Zoom	Olympus C-5050 Zoom	Panasonic Lumix DMC-F1	Pentax Optio S	Samsung Digimax V4	Sony Cybershot DSC-P72	Toshiba PDR-T30	Vivitar Vivicam 3825
50	600	270	315	350	280	233	248
,048x1,536	3,200x2,400	2,048x1,536	2,048x1,536	2,272x1,704	2,048x1,536	2,048x1,536	2,272x1,704
.2	5.0	3.2	3.2	4.0	3.2	3.2	3.9
5-105	35-105	35-105	35-105	38-114	39-117	38-76	34-102
x11x4.5	8.5x12x8	5.5x11x3.5	5.5x9x2.1	5.5x11x4	6x12x4	5.5x12x3.5	6.5x11x5
22	510	180	120	224	258	214	269
	4	1	1	1	2	1	1
		✓	✓		✓	✓	
		✓	✓		✓	✓	
amedia Master	Camedia Master	ArcSoft photo suite	ACDSee, Magix	MGI PhotoSuite, Digimax Viewer	Image Mixer	ACDSee	MGI PhotoSuite, Photo Vista
	✓		✓	✓	✓		✓
	✓	✓	✓	✓	✓	✓	
		✓	✓	✓	✓		
	0	0	11	0	0		0
6	256	16	0	32	16	16	16
D	xD, SM or CF	SD	SD or MMC	SD	MS	SD	SD
	27	2	12	16	7	4	4
.0	0.8	0.7	0.5	1.1	0.4	1.0	0.9
☆	★	○	☆	☆	☆	☆	○
☆	★	☆	○	◒	☆	★	★
★	★	★	★	☆	★	★	●
)	★	○	○	○	○	○	○
☆	★	☆	☆	☆	☆	○	☆
★	★	★	☆	○	★	★	●
)	☆	○	○	☆	☆	○	◒
☆	☆	☆	☆	☆	☆	○	◒
8	70	54	52	57	62	52	36

NOTES

Digital cameras highlighted in **red** appear in the Best Buy Guide opposite.

Specification

1 This is the price you can expect to pay by shopping around on the high street.
2 'Effective' megapixels are a truer indication than megapixels of the level of detail that a camera records.
3 The zoom range is quoted as two focal lengths. The lower the first number, the wider the angle of view of the camera. The higher the second figure, the closer you can zoom in on distant objects.
4 Includes batteries, strap and memory media.
5 Not all digital cameras come with rechargeable batteries and rechargers. Where this is the case we suggest you buy rechargeables. For more about rechargeable batteries see last month's report 'Charged up and ready to go', p22.
6 Other software may be included.

Features

7 Manual focus lets you override automatic focusing.
8 Most of the cameras could produce a short video recording, some with sound. None produced a level of quality comparable to a digital camcorder, but this feature is good if you want a short video clip to put on a website.

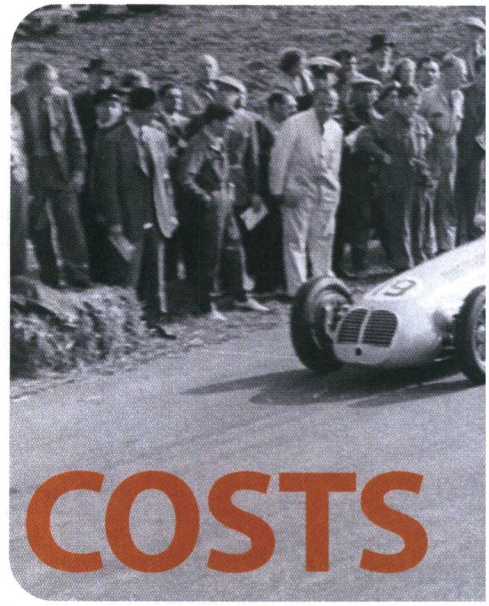
Memory

9 Some cameras come with in-built memory, which can be used in addition to a separate memory card.
10 There are several memory card formats. Check which ones your camera can use before buying a new one.
11 The number of different levels of picture quality that the camera will let you select.

Performance

12 The time taken, in seconds, between pressing the shutter release and the camera taking the photo. For how to limit this delay, see 'Missing the moment,' p15.
13 The ability to focus sharply at a range of distances.
14 This is based on the camera's ability to focus close-up on an object and retain good picture quality.
15 Rating is based on how long it takes for the camera to be ready to take a new shot.

THE RACE TO CUT YOUR CAR COVER COSTS



Shopping around for your car insurance could save you hundreds of pounds. Indeed, for the comprehensive policies we looked at, the average premium was £679 – £202 more than our average Best Buy. That's a 30 per cent saving.

For most people, price is the most important factor when deciding which provider to choose – see our Best Buy premiums (opposite) to find the cheapest for you. But it's also important to consider the policy features on offer. For example, some companies will provide a courtesy car while yours is out of action, whereas others will leave you to sort out a car for yourself. The table on p21 gives details of the 25 main insurers' policies.

SWITCHING TO SAVE

You take out car insurance for a defined period, usually a year. You can switch to a different insurer during the year, though you may have to pay a fee and may not get back all the unused portion of your premiums. How much the insurer asks for depends on how long you've been with it. Also, if you've made a claim since you last renewed your policy, insurers won't give you a rebate – even if you pay monthly, the insurer will demand all of the remaining instalments.

But, in many cases, there's no reason to wait. Why not take a few minutes right now to dig out your insurance details and compare your premium with our Best Buys? You'll find the phone numbers and web addresses for each company in our contacts section on p58.

You could also consider using an intermediary. Intermediaries, such as brokers, arrange an insurance policy on your behalf with an insurer. They have agreements with a number of insurers and search the deals offered to find the best one for you. Our Best Buys include some intermediaries' own-brand policies.

Intermediaries can cover the whole market but, in practice, most don't. So don't assume that you'll get the best deal through contacting a few brokers – you're more likely to find it by ringing our Best Buys yourself.

COVER CHOICES

When you take out a new policy, there are three levels of cover to choose from. 'Third party' is the most limited – it insures you only against damage that you or a passenger cause to another person or their property. 'Third party, fire and theft' is similar, but will also cover damage to your own car caused by, unsurprisingly, fire or theft. 'Comprehensive' cover extends this to cover damage to your own car in an accident. It's always worth getting quotes for comprehensive insurance because it's often not much pricier than third party, fire and theft.

WOMEN-ONLY INSURERS

We've analysed 90 quotes from each of 25 companies – 2,250 premiums in all – to find the cheapest policies. These results are based on male drivers but, as we've found before, Best Buys for men tend to be Best Buys for women, too (see 'Jacking up the costs', *Which?*, September 2001, p34 for more details). Women could also consider contacting insurers, such as Diamond, which offer cover only to women (see 'Contacts', p58).

BEST BUYS

The Best Buys are dominated by big names in insurance, as well as some of the supermarkets. Direct Line, Tesco and Sainsbury's Bank supply over a quarter of the Best Buys between them.

But just because big providers dominate doesn't mean you should ignore the others. For example, Elephant.co.uk provided the cheapest quotes in five of the six scenarios for drivers under 50 in high-risk areas.

For older age groups, three specialist insurers – Age Concern, Help the Aged and Saga – are Best Buys in several scenarios. Help the Aged, in particular, stands out. It gave the cheapest quotes for a driver aged 62 to 74 in four out of six cases.

Older drivers should also note that a few insurers have no upper age limit for existing customers but do impose one for new business (CIS, Eagle Star, Esure, Halifax, Liverpool Victoria, More Than, RAC and Sainsbury's Bank).

Our Best Buys are based mainly on price, but remember – just because a policy's cheap doesn't mean it's the best one for you. We've already weeded out the one policy we found with particularly poor policy features. Eagle Star regularly came up as a cheap option but its policy cover isn't as good as others' – most notably, it doesn't offer personal belongings cover – so we didn't make it a Best Buy. The other policies' features are all reasonable, but use our table on p21 to check that you're happy with them. For example, some companies will value any stolen belongings according to their age, whereas others will replace them with new ones.

PHOTOGRAPHY GETTY IMAGES

The cheapest car insurance policies

How to choose a suitable policy

Money-saving tips

Savings of £200-plus on your car insurance could be just a few phone calls away

BEST BUYS

	DRIVER DETAILS				
	Driver aged 25-29	Driver aged 35-44	Driver over 50 and spouse	Driver over 50, spouse and 20-year-old son	Driver aged 62-74
LOW-RISK AREAS					
Car group 1-7 (low risk)	More Than	Direct Line	Direct Line	More Than	Direct Line
	Direct Line	More Than	Churchill/Prudential	CIS	CIS
	Tesco	Tesco	Tesco	Direct Line	Tesco
	Abbey National	NatWest	Sainsbury's Bank	NatWest	Churchill/Prudential
	NatWest	Churchill/Prudential	More Than	Liverpool Victoria	Age Concern
	Elephant.co.uk	Abbey National	NatWest	Age Concern	Egg
Car group 8-13 (medium risk)	Direct Line	Direct Line	Direct Line	Direct Line	Direct Line
	Elephant.co.uk	NatWest	Sainsbury's Bank	CIS	Age Concern
	NatWest	Elephant.co.uk	Esure	NatWest	Churchill/Prudential
	More Than	More Than	NatWest	Egg	Help The Aged
	Sainsbury's Bank	Hastings Direct	Age Concern	Tesco	Liverpool Victoria
	Tesco	Tesco	Cornhill	Age Concern	Tesco
Car group 14-20 (high risk)	Tesco	Tesco	Sainsbury's Bank	Direct Line	Help The Aged
	Direct Line	Direct Line	Direct Line	Tesco	The AA
	Elephant.co.uk	Hastings Direct	Help The Aged	Egg	Churchill/Prudential
	Axa	More Than	Esure	Elephant.co.uk	Direct Line
	Admiral	Sainsbury's Bank	Axa	NatWest	Tesco
	Egg	Axa	Tesco	Churchill/Prudential	Liverpool Victoria
HIGH-RISK AREAS					
Car group 1-7 (low risk)	Elephant.co.uk	Elephant.co.uk	Churchill/Prudential	More Than	Help The Aged
	More Than	Churchill/Prudential	Sainsbury's Bank	CIS	Liverpool Victoria
	RAC	More Than	Esure	Liverpool Victoria	Churchill/Prudential
	Sainsbury's Bank	Liverpool Victoria	RAC	Norwich Union	Saga
	Halifax	Sainsbury's Bank	Saga	Churchill/Prudential	CIS
	Abbey National	Abbey National	Liverpool Victoria	Elephant.co.uk	Age Concern
Car group 8-13 (medium risk)	Elephant.co.uk	Elephant.co.uk	Sainsbury's Bank	CIS	Help The Aged
	Sainsbury's Bank	Liverpool Victoria	Esure	Help The Aged	Liverpool Victoria
	Halifax	Sainsbury's Bank	Churchill/Prudential	Direct Line	Churchill/Prudential
	Admiral	Halifax	Axa	Elephant.co.uk	Saga
	Esure	Esure	Saga	Norwich Union	Sainsbury's Bank
	Axa	Axa	Halifax	Churchill/Prudential	Age Concern
Car group 14-20 (high risk)	Elephant.co.uk	More Than	Sainsbury's Bank	Tesco	Help The Aged
	Admiral	Elephant.co.uk	Esure	Elephant.co.uk	Liverpool Victoria
	Axa	Liverpool Victoria	More Than	Churchill/Prudential	Churchill/Prudential
	Liverpool Victoria	Hastings Direct	Axa	NatWest	More Than
	Tesco	Sainsbury's Bank	Help The Aged	Saga	The AA
	Direct Line	Esure	Churchill/Prudential	Direct Line	Saga

USING THE TABLES
To use our Best Buy table, select the category that matches your circumstances most closely. Phone each of the companies in your category for a quote, starting from the top and working your way down.

Where do you live?
The area in which you live will affect the amount you'll have to pay for your car insurance. If you live in a rural area or small town, use the low-risk area section. If that doesn't cover you, use the high-risk area section.

How old are you?
Choose the column which most closely reflects your age and circumstances. Younger drivers tend to be perceived as worse risks than older drivers, and so will pay more.

What car do you drive?
Choose the row which reflects your type of car. Insurers categorise cars in 20 groups based on risk level. Smaller, less powerful cars will be in a lower insurance group than larger, more powerful ones. The higher the group, the more you pay. If you're not sure which car group to use, look in one of the car price guides available from newsagents, such as Parker's. There is also an online guide at www.parkers.co.uk.

The table is based on prices for comprehensive insurance. ▷

POLICY FEATURES

Picking a policy with the right features could make life much easier if something happens to your car

WRITE BACK
If you have any comments or questions about anything you've read in *Which?* this month, contact us at **writeback@which.net**. We publish answers to some of your questions in 'Write back', p4, and more online at **www.which.co.uk/whichextra**

We've analysed the features of 25 insurance policies. You can see the features offered by each in our policy features table, opposite. Here are some of the more important factors to consider.

COURTESY CAR

A replacement car is a useful benefit if your car is off the road following an accident. Most insurers will provide a courtesy car as standard. However, this is usually available only if the vehicle's repaired by an approved repairer. If you don't choose an approved repairer, you won't get a courtesy car. Some companies – such as Direct Line, Eagle Star and Tesco – don't provide a courtesy car as standard, even if you use an approved repairer.

PERSISTENCE PAYS OFF

Becky Treen saved £832 by not taking her insurer's first offer when her car was stolen and written off last Christmas.

Becky made a £2,000 claim to replace her car on a like-for-like basis. However, her insurer, Admiral, offered only £850. Admiral also wanted her to pay the remainder of her year's worth of monthly payments. Once those – and the excess charge she had to pay to make the claim – were taken into account, Becky would have had just £220 to replace her car.

But she didn't accept Admiral's valuation, and sent it advertisements from car magazines offering cars of the same model and age. Admiral then agreed to value the car at £1,300.

She also challenged Admiral's insistence that she pay the remainder of her year's worth of monthly payments. This is standard practice among insurance companies, and you may well come across the same thing when you make a claim. However, Admiral did back down in the face of Becky's challenge.

In the end, it agreed to settle for £1,300 less the £250 excess. It took three months to settle the claim, but those three months of perseverance were worth an extra £832 in Becky's pocket.

NO-CLAIMS DISCOUNT

The no-claims discount (NCD) is one of the most important features of your car insurance policy. The amount of NCD you can expect varies widely from insurer to insurer – but pick the right policy, and your premium will fall quickly. For example, one year's claim-free motoring with Liverpool Victoria gives you a discount of 57.5 per cent. But the same clean sheet with Abbey National would lead to only a 20 per cent cut. Typically, you can reach a maximum NCD of 65 to 70 per cent if you have five years' claim-free motoring. Drivers aged 50 or over can get a higher maximum NCD with several insurers.

Your NCD will be cut if you make a claim, but the size of the cut varies between insurers. In the best cases – with Esure and Sainsbury's Bank – the maximum NCD would be reduced by just three percentage points, from 75 to 72 per cent. In the worst case, someone under 50 making a claim with CIS could see their maximum NCD cut from 67 to just 45 per cent.

You can limit the impact of a claim on your NCD with NCD protection. You'll have to pay extra for this – typically 10 to 15 per cent – and it's usually available only after four years with the same insurer. With Cornhill Direct, though, you can take it out after just one year. This protection can make a huge difference.

If you protect your NCD, making one claim in a year will have no effect. And making two claims in a year doesn't affect your NCD with Abbey National, Admiral, CIS, Elephant, Help the Aged, More Than, Norwich Union or Saga. But your NCD is reduced from 65 per cent to 45 per cent if you make two claims in a year with Age Concern, Churchill or Prudential. With other companies, your NCD will be cut, but not by such an extreme amount. Check with your insurer what happens if you make a further claim within a three- or five-year period.

PERSONAL BELONGINGS

If the worst happens, will you be compensated for personal belongings which have been lost or damaged? All of our Best Buys include personal belongings cover. Typically, though, policies with this type of cover still exclude items such as tickets, money, stamps and vouchers. Also, only Abbey National, Esure, Halifax and Sainsbury's Bank will replace your items with new ones. The rest will take the age and condition of the item into account when deciding how much to pay out.

FURTHER INFORMATION

www.parkers.co.uk Includes details of car insurance groups

www.fos.org.uk The Financial Ombudsman Service's website – handy for settling disputes with financial firms

PHOTOGRAPHY ROBIN BECKHAM

POLICY FEATURES

COMPANY	NO-CLAIMS DISCOUNT						COURTESY CAR AND REPAIRS					OTHER FEATURES						
	Discount after one year (%)	Discount after four years (%)	Maximum discount (%)	Effect of a claim on un-protected policy (%)	Years before NCD protection is available	Effect of two claims on a protected policy (%)	Courtesy car	Free to choose any repairer	Windscreen excess (£)	Free to choose repairer to repair windscreen	Free to choose repairer to replace windscreen	Medical expenses per person (£)	Maximum personal belongings cover (£)	New-for-old replacements	In-car audio (£)	Legal protection	Minimum age (years)	Maximum age (years)
AA	varies	varies	varies	varies	varies	varies	✓	✓	varies	varies	varies	300[1]	150[1]		350[2]	✓	varies	varies
Abbey National	20	55	65	55	4	65	✓[3]		50			200	100	✓	500[2]		17	no max
Admiral	varies	varies	varies	see[4]	4	see[5]	✓[3]		50			100	100		750 or 15%[6]	✓	17	70
Age Concern	35	65	65	55	4	45	✓[3]	✓	100[7]	✓		500	250		market value	✓	50	no max
AXA	varies	varies	varies	see[8]	3	varies	✓[3]	✓	60			250	100		500		21	74
Churchill	35	60	65	55	4	45	✓[3]	✓	50			100	100		500[2] or 10%[6]		21[9]	not max[10]
CIS	35	60	67[11]	45[12]	5	67	✓[3]	✓	50	✓	✓	250	250		250[13]		17	no max[10]
Cornhill Direct	30	60	65	50	1	50	✓[3]	✓	50			200	600		750[2]		21	no max
Direct Line	30	60	65[11]	50	4	50		✓	50			unlimited	100		1,000		17	80
Eagle Star	35	60	65	50	4	50			100			n/a	n/a	n/a	100	✓	17	no max[14]
Egg	30	60	65[11]	50	4	50	✓[3]	✓	0			100	100		1,000		16	80
Elephant.co.uk	varies	varies	varies	see[4]	4	see[5]	✓[3]		50			100	100		750 or 15%[6]	✓	17	70
Esure	35	65	75[15]	72	4	72	✓[3]	✓	50			100	100	✓	1,000[16]		M21/F19	no max[10]
Halifax	35	60	65	55	4	55	✓[3]	✓	50			100	100	✓	750 or 10%[6]		20	no max[17]
Hastings Direct	37[18]	60[18]	66[18]	varies	4	varies	✓[3]	✓	50	✓	✓	500	150		750		17	80
Help The Aged	35	60	65	55	4	65	✓[3]	✓	50	✓	✓	200	100		500		21	no max
Liverpool Victoria	57.5	70	75	63	4	varies	✓[3]	✓	40			150	200		300		17	no max[19]
More Than	35	65	65	45	4	65	✓[3]	✓	50	✓	✓	100	100		500		21	no max[20]
NatWest	30	60	65[11]	50	4	50	✓[3]	✓	50			100	100		1,000		16	no max
Norwich Union	25	50	70	50	4	70	✓[3]	✓	60	✓	✓	100	150		500[2]		17	75
Prudential	35	60	65	55	4	45	✓[3]	✓	50			100	100		500[2] or 10%[6]		17	75
RAC Insure	varies	varies	70	varies	varies	varies	✓[3]	✓	50			250	100		500	✓	17	no max[14]
Saga	30	60	60	40	4[21]	60	✓[3]	✓	50	✓	✓	300	1,000		1,000[2]		50	no max
Sainsbury's Bank	35	65	75[15]	72	4	72	✓[3]	✓	50			200	200	✓	1,000[16]		17	no max[10]
Tesco	30	60	65[11]	50	4	50		✓	50			100	100		1,000		16	80

Correct at 4 July 2003 **1** For non-members **2** Unlimited if fitted by the manufacturer **3** If you use an approved repairer **4** Reduces to three years' NCD **5** There is no drop in NCD, but the protection is removed, so future claims will have an effect **6** Percentage relates to the market value of the car **7** Reduced to £50 if policyholder uses 24-hour helpline for approved repairer **8** Reduces to four years' NCD **9** 17 if driver has completed Pass Plus course **10** 75 for new customers **11** 70 per cent for people aged 50+ **12** 55 per cent for people aged 50+ **13** Unlimited if permanently fitted, whether by manufacturer or not **14** 80 for new customers **15** Reached after ten years. However, discounts above 70 per cent (five years' NCD) can be earned only after your first renewal with Esure or Sainsbury's Bank **16** Amount of cover can be increased for additional premium for cars with market value greater than £7,500 **17** 78 for new customers **18** Average estimate **19** 79 for new customers **20** 74 for new customers **21** If no claims in previous two years

MONEY-SAVING TIPS

Follow our money-saving tips to reduce your premiums

- Insurers don't automatically reward loyalty, so always shop around before you renew.
- **If you take out a policy with a bigger excess (the amount you have to pay towards a claim), your premium will be lower. But remember – you'll have to pay out more to claim.**
- Paying the cost of any repair yourself is a good idea if it's less than the excess you'd have to pay, or the value of the no-claims discount (NCD) you'd lose.
- **For new drivers, the Pass Plus course can give a discount equivalent to one year's NCD with some insurers. For details, see www.passplus.org.uk or phone 0115 901 2633.**
- Insurers may also offer discounts if you take the advanced driving test. For details, see www.iam.org.uk or phone 020 8996 9600.
- **Always tell your insurer if you drive fewer than 12,000 miles a year or don't use your car to commute to work.**
- Remove any named drivers who don't use your car. You can add drivers to your policy for short periods – children back from university, for example.
- **If you buy insurance online, you may get a discount of around 5 to 10 per cent.**
- Most insurers pay only the current market value of your car if it's written off – so don't overstate its value when you give them your details.
- **Fit additional security, such as an immobiliser. But check first whether your insurer offers a discount and, if it does, what devices the discount covers.**
- Most insurers give a discount if you park your car in a garage or driveway overnight.

NOTES TO POLICY FEATURES TABLE

This table shows the cover details of the insurers we've surveyed.

No-claims discount (NCD)

We show the percentage **discount after one year** without a claim, the **discount after four years** and the **maximum discount.**

If you make a claim, this reduces the size of your NCD. The next column shows the **effect of a claim on an unprotected policy.** This is the level the maximum discount will drop to if you make one claim in a one-year period. Some companies – Sainsbury's Bank and Esure – show a drop of just 3 per cent. Other companies' NCDs drop by 20 per cent or more.

However, it is possible to protect your NCD (at extra cost) so that making a claim doesn't cut your discount. We've shown the number of **years before NCD protection is available** if you stay with the same insurer.

The level of protection this provides varies between companies. It will always completely protect your discount if you make one claim, so we've shown the **effect of two claims on a protected policy.** This is the level the maximum discount will drop to if you make two claims in a one-year period. Some companies' protection will still completely protect your discount against two claims. With others, it will fall by up to 20 per cent.

Courtesy car and repairs

We show whether a **courtesy car** is provided as standard in the event of an accident. We footnote whether this is available only if repairs are carried out by an approved repairer.

We also show whether the policyholder is **free to choose any repairer** to repair their car.

We show the minimum **windscreen excess** to replace a windscreen. We also show whether you are **free to choose any repairer to repair** or **replace your windscreen** with no restrictions. Some insurers give you the choice of repairer but impose restrictions. For example, some impose cost limits if the work isn't carried out by an approved repairer.

Other features

Medical expenses per person shows the standard limit. Medical expenses cover costs incurred as a result of an accident.

We show **maximum personal belongings cover** under the policy and whether the policy offers **new-for-old replacement** cover. New-for-old cover means the insurer replaces stolen or damaged items with new ones. If it doesn't, it will usually allow for the age of your belongings in deciding the value of their replacements.

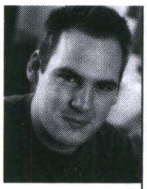
Insurers differ in how they cover **in-car audio** equipment. In the table, we show their maximum cover for equipment which has not been fitted by the manufacturer.

Legal protection covers the cost of any legal action resulting from a car insurance claim. We show whether it is provided as standard.

We also include the **minimum age** and **maximum age** covered under the policy. We footnote maximum ages for new business where these differ from the figure in the table.

Non-branded medicines are just as effective as the big names – but a fraction of the price. So why do we avoid them?

WHAT'S YOUR **DRUG** OF CHOICE?



Tim Young explains how to get good value at your pharmacy

Do you instinctively reach for Nurofen when you have a headache? If so, you might want to think again. A packet of 16 Nurofen costs £2.39, but you could pick up 16 Sainsbury's ibuprofen for 48p instead. Whatever the name on the box, the active ingredient is the same and your headache should clear up just as quickly. All you get for the extra money is smart packaging and a well-known brand. Despite this, we found that most people opt for expensive branded remedies. We look at the reasons, and explain why you shouldn't judge a medicine by its cover.

Imodium £5.35
Generic equivalent £2.29

Panadol £1.85
Generic equivalent 26p

Clarityn £4.45
Generic equivalent £2.19

Nurofen £3.29
Generic equivalent £1.25

WHAT'S A GENERIC DRUG?

When a new drug is developed, the company that invents it takes out a patent, giving it exclusive rights to develop and sell the drug for a set time, usually 20 years. This helps the manufacturer recoup the development costs while building a strong brand name. When the patent ends, other companies, including supermarkets, can make and sell their own versions of the drug. Most don't bother with sophisticated marketing. Instead, they concentrate on producing and selling the drug as cheaply as possible. These drugs are often identified by the name of the active ingredient (such as ibuprofen), rather than by a brand (such as Nurofen). They're known as generic medicines. You can buy generic versions of most common over-the-counter drugs.

GENERICS vs BRANDED

Whenever we assess remedies for various conditions, our expert pharmacists advise that generics can be just as effective, as well as much cheaper. There's little reason not to choose a generic, except in the rare case that you're allergic to one of its ingredients.

Paracetamol This is probably the best known generic drug. It first appeared as Panadol in the 1950s, but has been available to buy as paracetamol since the 1960s. Panadol is still available (£1.85 for 16 tablets), but cheaper generic versions of paracetamol are easy to find. We found 16 Superdrug tablets for 35p, 16 Sainsbury's own brand for 26p, and a pack of 16 Galpharm paracetamol, available in supermarkets and pharmacies, for 23p. All contain 500mg of paracetamol per tablet – exactly the same as the big names.
Saving on 16 paracetamol tablets: £1.62

Ibuprofen Nurofen is the biggest selling painkiller brand in the UK, accounting for a fifth of all painkiller sales. The active ingredient in one tablet of Nurofen is 200mg of ibuprofen. You'd pay around £3.29 for 24 Nurofen, but we picked up 24 generic ibuprofen tablets for £1.25.
Saving on 24 ibuprofen tablets: £2.04

Loratadine If you have hay fever, you may know the antihistamine drug loratadine better as Clarityn. You'll normally pay £4.45 for a pack of seven Clarityn tablets. Yet, in Superdrug, right next to the Clarityn, we spotted a pack of generic loratadine tablets with the same amount of active ingredient for half the price. You can make even bigger savings on larger packs.
Saving on seven loratadine tablets: £2.26

Cetirizine This antihistamine is often sold by the brand names Benadryl and Zirtek. Again, you can make big savings if you go generic. A packet of 30 Zirtek tablets costs £14.95, while 30 cetirizine tablets of the same strength cost just £4.99 – almost the same price as seven Benadryl or Zirtek.
Saving on 30 cetirizine tablets: £9.96

Loperamide Loperamide is used to treat acute diarrhoea. You might normally buy Imodium (which contains loperamide) for this purpose, paying £5.35 for 12 tablets. We found the generic equivalent for just £2.29.
Saving on 12 loperamide tablets: £3.06

PHOTOGRAPHY JAMES DUNCAN

Generic drugs work as well as big brands

How much money you can save

What to look for in a generic medicine

Fluconazole This is an oral treatment for thrush. There are two well known brands – Diflucan One and Canesten Once. Both cost £12.50 for a single-dose. A generic equivalent for £9 would be just as effective. **Saving on one fluconazole:** £3.50

BRAND POWER

With such big savings to be made, why do people stick with the big brands? Between half and two thirds of people in our survey (see 'Our survey', right) opted for the branded remedy, even though the cheaper generics contained exactly the same active ingredients. Their reasons highlight some common views and misconceptions.

'I trust the brand names more' Several people told us they had seen the branded products advertised widely, so were more likely to believe that they would work effectively. Only 39 of our 100 shoppers noticed that the drugs we showed them were effectively the same, and only 33 were aware of the term generic medicines.

'They're stronger and work better' The strength of a medicine depends entirely on how much active ingredient it contains. Drugs are sold in standard doses – so, for example, paracetamol usually comes in 500mg tablets whatever the brand. If you find that remedies with a well-known name work better for you, this could be due to a placebo effect.

Some branded drugs include more than one active ingredient. Lemsip, for example, contains a painkiller and a decongestant. However, experts advise that it's often preferable to take the ingredients individually instead, so you can choose the right dose and strength for your symptoms. Simply check the active ingredients in a combination remedy, and look for a generic equivalent for each ingredient.

'The generics look cheap and out of date' Some people pointed to the 'cheap' looking nature of the generic drugs, and questioned whether they could be the same quality as the pricier brands. But the same quality checks exist on all drugs sold to the public, whether they're well-known brands or not. The Medicines and Healthcare products Regulatory Agency (MHRA) should ensure that drugs meet appropriate standards of safety, quality, performance and effectiveness. To check that a medicine is licensed by the MHRA, look for the product licence (PL) number on the box (for example, PL 1234/5678).

'The box tells you what it does' Branded drugs often include claims on the box (see 'Looking at labels', above). Some of the people we spoke to found this reassuring. The claims helped convince them that the drug would work better than a generic. And people's buying decisions were influenced more by claims than price. Of course, it doesn't matter what it says on the box: if the active ingredient is the same, a generic should work just as well.

CHOOSING YOUR REMEDY

It's not hard to switch to generic drugs. You can usually find them wherever you normally buy medicines. They may not be on display in a pharmacy, so you may need to ask specifically for a generic version. If you're not sure whether it's the equivalent of a certain branded drug, check that the name and amount of active ingredient are the same, or ask a pharmacist for advice.

LOOKING AT LABELS

GENERICS R US CO			BRANDED PHARMACY LTD		
16 x	Paracetamol tablets	£0.23	16 x	Panadol	£1.85
24 x	Ibuprofen tablets	£1.25	24 x	Nurofen	£3.29
30 x	Cetirizine tablets	£4.99	30 x	Zirtek	£14.95
12 x	Loperamide tablets	£2.29	12 x	Imodium	£5.35
1 x	Fluconazole tablet	£9.00	1 x	Diflucan Once	£12.50
	Total to pay:	**£17.76**		**Total to pay:**	**£37.94**
	Thank you for shopping, have a nice day!			Thank you for shopping, come again soon!	

Smart shopping can save you pounds. We saved £20 by shopping around for five over-the-counter remedies

OUR SURVEY

In May, we asked 100 members of the public about their attitudes to buying over-the-counter medicines. We showed them branded and generic versions of three different medicines with the same active ingredients, and asked them which they would buy.

A note on prices We've quoted the manufacturers' guide prices for branded drugs throughout. The prices of the generic remedies are based on shopping trips in central London in July 2003. The prices are intended as a guide only. You may find both the branded and generic medicines for slightly higher or lower prices.

When it's time to decorate, are you better off buying quality or will cheap and cheerful do the job?

TOOLS OF THE TRADE

They say a poor workman blames his tools. But it's a refrain many of us fall back on after a bit of bodged DIY. So, at the risk of spoiling a half-decent excuse, we decided to find out how much you can pass the buck to your brush.

We tested a range of everyday decorating tools, including paint brushes and tile cutters, to see what you get for your money. And we looked at a few decorating gadgets to see how useful they really are.

PAINT ROLLERS

ROLL CALL

If you want to paint large areas of emulsion quickly, the answer is a roller. We reviewed these earlier in the year, when we tested emulsion paints (see 'Roll with it', *Which?*, April 2003, p10). All the rollers we looked at give a good finish but the easiest to use and clean is the **Stanley Short Pile £8**. Other Best Buys that are still available are the **Mangers Medium Pile £3.70** and **Stanley Medium Pile £7**.

ALSO TESTED Acorn Contractor medium pile £11.80, B&Q medium pile £5, Focus Decorator medium pile £4, Halls Professional medium pile £4 and Rodo Fit for the Job £3.

PAINT BRUSHES

GLOSS LEADERS

A good brush is important for keeping your paintwork free of bristles. We picked 11 50mm (2in) brushes, ranging in price from about £2 to £5, and tested them by painting white gloss on wooden panels and radiators.

All the brushes we tested are easy to use and clean, and give a good finish. And there's little noticeable difference in handle comfort, weight and grip. But there is a big difference in the number of bristles that the brush loses while you're painting. For example, the Focus Basics (£3) brush moults freely; we counted more than ten bristles in a 110mm strip of a standard-sized radiator alone. In contrast, its stable mate, the **Focus Superior Finish £5** shed very few bristles. This makes it a Best Buy, along with the **B&Q Fine Finish £5**, **Harris No Loss £3.50**, **Homebase Decor £4.50** and **Acorn Cover Flow £5**.

Our Best Buys include some of the more expensive brushes available, but cheaper brushes have a role, too. Reserve them for jobs where bristle loss isn't important and you don't want to wreck more expensive brushes – to paint rough timber, for example, or to remove dust after sanding.

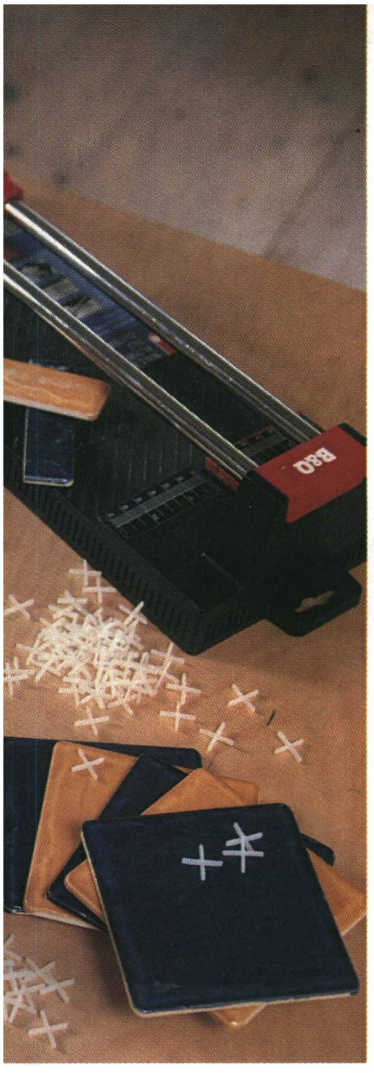
ALSO TESTED Draper 50mm paint brush £2.60, Fads Budget £3.50, Fads Decorator £4.50, Harris Gold £4.50 and Stanley Meteor £3.

PHOTOGRAPHY CLIVE ROWAT

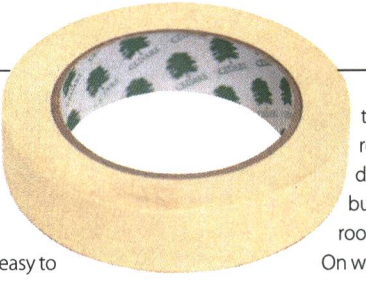
The best choices for decorating basics

Gadgets to cut back on some DIY chores

Decorating tips



MASKING TAPE



STICKING POINTS

Masking tape is useful for marking out straight edges and protecting the surface next to the one you're painting (if you're painting a window frame, for example). Good tape will give you clean lines and be easy to remove when the job's done.

The standard advice from DIY manuals is to remove the tape as soon as the paint is touch dry. But that's not always practical, especially if you're trying to squeeze redecorating into your working week amid looking after the kids and walking the dog. So, if you know it will be some time before you can remove the tape, or you're painting a sunny room, it will pay to choose a Best Buy.

We tested a range of tapes on glass and gloss-painted wood to see how much residue they left, how easy they were to remove and whether they lifted paint away. All except the 38mm Homebase tape were 24mm or 25mm wide.

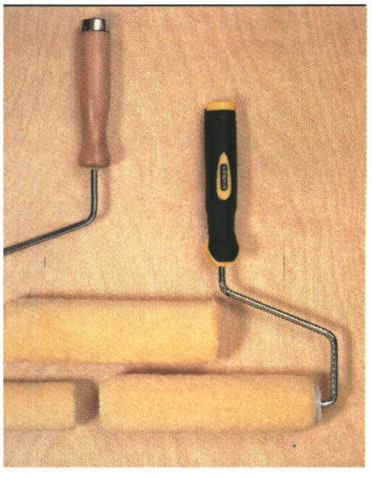
After just four hours on a southwest-facing window, some tapes left noticeable residue. Over three days, a couple had deposited such a sticky mess, you'd need to take a scraper or solvent to clean it up. However, on a window that didn't face the sun, fewer differences were visible and residue was noticeable only after three days. Most of the tapes were easy to remove but, again, less so if they were in a sunny room. A couple of tapes split after 24 hours. On wood, some of the tapes peeled away after just a couple of hours, though none removed any of the paint.

Overall, our favourite tapes are **Duck masking tape £2**, **Duck Professional masking tape £2.70** and **Cedars Professional Quality masking tape from Screwfix £1**.

ALSO TESTED B&Q General Purpose masking tape £1.30, Draper masking tape £1.60, Draper Expert masking tape £2, Homebase masking tape (38mm) £3.80, Rodo Fit for the Job masking tape £1.50, Sellotape masking tape (triple pack) £2.50 and Wilko's masking tape £1.30.

DECORATING TIPS

- Some tapes can damage delicate surfaces, so do a test strip in an inconspicuous corner first.
- When your paint is dry, peel tape off slowly and at a 90-degree angle to minimise tearing or ripping.

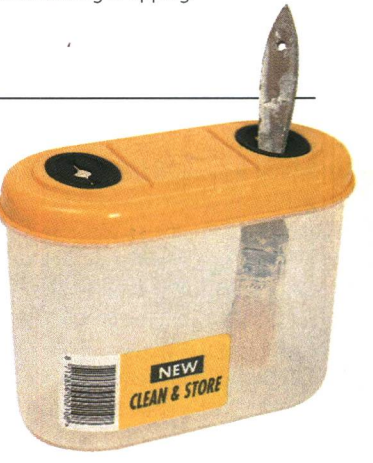


BRUSH STORAGE

DON'T LET YOUR HAIRS DOWN

The **Brush Clean** (£6.50 from www.tooled-up.com) is a nifty little gadget that could save you time and frustration if you're spreading out a painting job over a few days. In the lid of the box are a couple of rubber slots which let you store brushes overnight without the hassle of cleaning them. When you've finished for the day, plastic spikes on the base of the box help you clean your brushes right up to the bristle clamp.

However, the Brush Clean isn't suitable for long-term storage, so, once you've finished the job, it's still worth cleaning your brushes carefully. Rinse them thoroughly, dry them on a flat surface and wrap them in cling film, paper or an old sheet.



COLOUR-CHANGING PAINT

WHITE MAGIC

Crown and Dulux have both launched white emulsions designed to help decorators paint white on white. The paints, **Dulux Magic White** (£15 for five litres) and **Crown Indicoat** (£13 for five litres) dry white but are coloured pink when wet to help you to see the areas that you've missed.

But both paints are such a pale shade of pink that only a slight contrast is visible. They change colour quickly, so any benefit is soon lost, and neither dried to a brilliant white. So, although they're not particularly expensive, neither are they particularly useful.

DECORATING TIPS

- If you're painting a ceiling, wear a scarf or hat to cover your hair. If you're feeling kinky, you could cover your glasses with clingfilm to avoid getting them splashed.
- Work in strips across the ceiling, one strip at a time. If you're left-handed, work from right to left. If you're right-handed, work left to right. ▷

REMOVING SCREWS

SNAP OUT OF IT

The **Snappy X-out** is a useful addition to your toolbox. Used in conjunction with a power drill or screwdriver and a keyless chuck, this gadget is designed to remove pesky damaged screws that you've had to leave in your walls. Three tool bits cover a range of screw types and sizes including Posi, Philips, hex and slot head. You need to master the technique and put in a little bit of effort but, for £15 from www.trendmachinery.co.uk, the Snappy might just save the day.

TILE CUTTERS

CUTTING-EDGE DECORATING

If you've taken on a tiling job, it's almost inevitable that at some stage you'll need to cut a few tiles to fit corners and borders. But you don't have to be an expert for this and, with a bit of patience, even the DIY novice should be able to master a tile cutter. Whether you should go for a manual cutter or an electric one depends on the number and type of tiles that you're cutting.

We tested four manual and four electric models on ceramic wall tiles, small quarry tiles and large floor tiles.

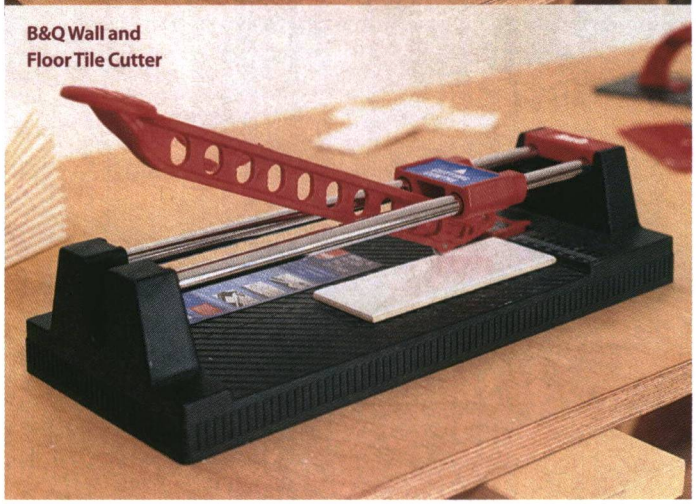
Manual cutters are quite simple to use and, after a bit of practice, you'll get a good finish. On ceramic tiles, the overall quality of the finish was better than that produced by the electric models. However, there are one or two drawbacks. None could cut a 1cm slice from the edge of a tile, and only two could accommodate 330mm x 330mm x 7.5mm floor tiles. The cut edge is often slightly uneven, though this should be hidden by the grout.

Our Best Buy is the **B&Q Wall and Floor Tile Cutter £7**. It's small, lightweight and cheap and is the only manual machine which could cut a 1.5cm slice from a ceramic tile. But it can't cope with large floor tiles and struggles with thick quarry tiles.

ALSO TESTED Clarke TCM430 £15, Draper Heavy Duty tile cutting machine £24, Screwfix Direct Contractor £15.

Electric cutters are more versatile than the manual ones. If you're prepared to put in a fair amount of practice, you can use some of them to cut corners, insets, curves, angles and bevelled edges. They also give a smoother finish on most types of tile. However, they have two major drawbacks. First, on ceramic tiles, the glaze along the cut edge can be chipped. Second, they're messy. You have to fill a reservoir in the base with water, which the cutting wheel then sprays over the tile, the cutting surface and sometimes you.

Clarke ETC 180 electric tile cutter


B&Q Wall and Floor Tile Cutter

Our favourite electric model is the **Clarke ETC 180 £65**. It's quite heavy but it's also stable in use and has handy rulers on the cutting surface. It has a carrying handle, and claims to be able to cut tiles up to 33mm thick.

But we do have some safety concerns about electric cutters. If you're using one, wear protective clothing, thick gloves and safety specs – the design of all four models means that the blade can be left exposed.

What's more, in a power cut, the Plasplugs Compact Plus DWW100 (£30) and Plasplugs Pro Plus Tile Cutter DWW 110 (£40) don't reset properly. So, when the power returns, the blade springs back into action, with unhappy consequences for anyone trying to find out what's wrong with the tile cutter. Also, their warning stickers quickly wear away.

ALSO TESTED Plasplugs Contractor Plus DWW150 £80.

DECORATING TIP

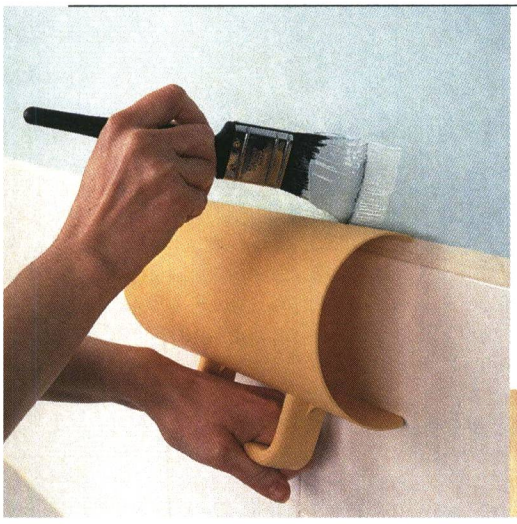
If you're decorating with unusual tiles – with an uncommon colour or pattern, say – buy an extra box in case you need to replace some.

CLEANING UP SPILLS

WIPE-OUT

We tested a couple of brands of decorator's wipes, which will doubtless come in handy if you're a bit of a messy painter. Both effectively removed spilt paint from surfaces. But we'd recommend the **Sycamore Decorators Wipes £3** from B&Q because they're also suitable for cleaning adhesive and oil from tools, surfaces and your hands. The other wipes we tested, Dulux Wipes (£2.50), produce a foamy residue, which could leave a watermark.

PAINT GUARDS



ON GUARD

Paint guards come in all sorts of shapes and sizes but you need to choose wisely – for such a simple tool, some are surprisingly poor.

The **Acorn Pipe Guard £7** is pretty good. A flexible piece of curved plastic, it fits over pipes and other protruding objects. As long as you keep it clean, it should be a useful addition to your decorating kit.

Unfortunately, the same can't be said for some other paint guards. For example, the Large Paint Guard from Wickes (£2.30) is supposed to give clean lines when painting, including around radiator pipes, but it's actually of pretty limited use. Not only is it difficult to keep the guard's entire edge flush to the wall, it's also difficult to prevent paint from seeping under the edge of the guard. And, to avoid smearing, the guard has to be wiped every time you move it. To be honest, a stiff piece of cardboard would be just as effective.

HAND GEL

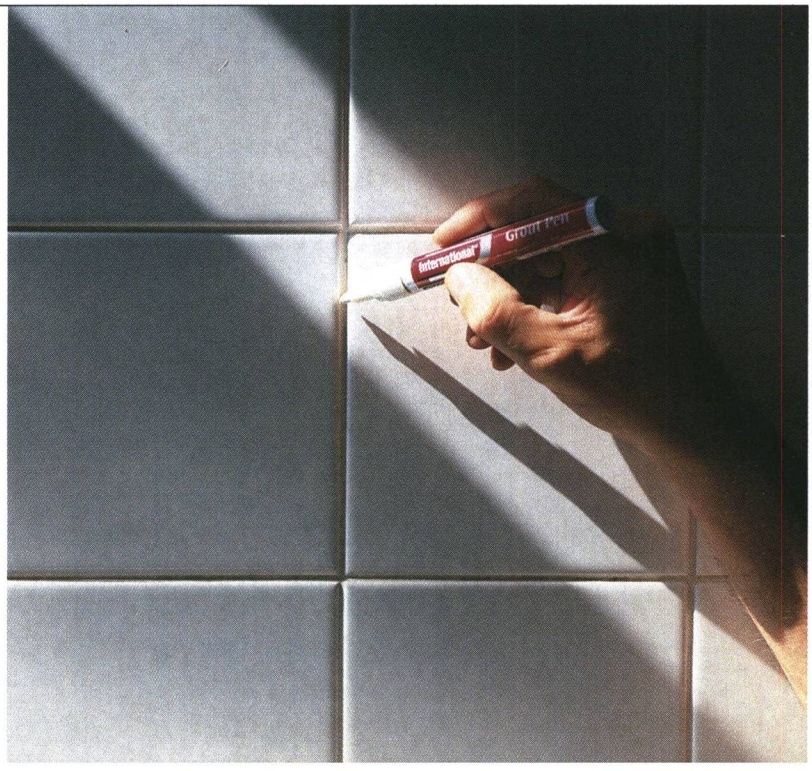
AND NOW WASH YOUR HANDS...

It's a messy business, decorating. But help is at hand in the form of **Nitromors Clean Hands** (£4 from Fads). It's a gel that has been formulated to remove paint, varnish and lacquer, adhesives, and sealants. And we found that it does remove gloss paint from your hands more effectively than soap or abrasive detergents. Also, the non-drip bottle is convenient and easy to use, and it has a pleasant citrus smell. However, you might need to buy yourself a new nail-brush because the one supplied is coarse and can be painful to use.

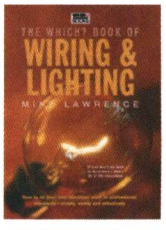
GROUTING PEN

WHITE ON THE TILES

If the grout in your bathroom is looking a little old and grey, an easy way to a fresher look is **International's Grout Pen** (£4). For a really good finish, you should first clean your tiles and grout. Then use the pen to draw over the original grout, leaving a new, whiter finish. The pen is easy to use and effective, but only if your tiles aren't too closely packed. You'll probably need to apply a couple of coats, waiting for an hour or so between applications. And few people would want to use it to tackle an area larger than the splashback around their basin, as it can be a laborious process. However, it whitens more effectively than bleach and, for the price, it's a cheap shortcut to a cleaner-looking bathroom. It's available from B&Q, Homebase and Woolworths.



WHICH? BOOKS



Taking on a bit of heavy-duty decorating? Try *The Which? Book of Wiring and Lighting* (£16.99). It's available by calling **0800 252 100**. Please quote code WIRE (BKPW09).

MUSIC BY NUMBERS

We asked the Hewitt family to try out digital radio to see if it's worth tuning in

Radio enthusiasts may have already considered switching to digital radio, seduced, perhaps, by the prospect of increased choice and promises of better reception. But, if the price of receivers has put you off so far, the good news is that they've never been cheaper. Hi-fi tuners, personal 'Walkman-style' models and portables are all available. Prices start at around £100. Few new cars currently offer a digital radio as standard but some are beginning to offer it as an upgrade option, or you can fit your own (see 'What equipment is available?' below).

Digital radios still cost more than conventional analogue ones but falling prices, coupled with the high-profile launches of several new national stations, is making digital radio more mainstream and appealing to the ordinary listener.

There are alternatives to buying a digital radio if you want to tune in. Digital television platforms from Sky, Freeview and digital cable also carry digital radio stations. Not all the national stations are available on each platform but most are there. See our latest article on Freeview set-top boxes ('All Change', May 2003, p53) for set-top boxes that not only let you watch free-to-view digital TV programmes but also let you listen to digital radio through your TV. The internet is another way to tune in to digital radio, though sound quality can be poor at times. These two alternatives are your only options if you live outside the digital radio coverage area. You can check your postcode at www.ukdigitalradio.com.

RADIO ACTIVITY

DIGITAL RADIO STATIONS AVAILABLE IN THE UK

There are two national digital radio operators in the UK. The BBC broadcasts five digital-only stations that you won't find on your AM/FM dial. The stations include 6music, which showcases music from the last four decades along with new talent, and BBC 7, which broadcasts radio comedies, drama and story reading. 1Xtra, dedicated to contemporary black music, and BBC Asian Network, aimed at British Asians, are also available, together with Five Live Sports Extra, a part-time station that broadcasts sporting events not scheduled elsewhere on BBC Radio. If you add in the six national commercial digital stations from operator Digital One, such as Core and Planet Rock, plus a host of regional radio stations, you'll see there's a lot more choice in the digital radio world if you're equipped to receive it.

WHAT EQUIPMENT IS AVAILABLE?

Around ten companies sell digital hi-fi tuners. Some models are digital-only receivers, others have built-in FM/AM tuners so you can access analogue stations, too. Traditional hi-fi manufacturers such as Arcam and Cambridge Audio, as well as giants such as Sony, manufacture tuners from about £130.

We reviewed the Arcam DiVA DT81 in May (see 'Take radio control', May 2002, p21), and two tuners from manufacturer Pure Digital, but these two have since been updated.

Portable radio Recently, personal 'Walkman-style' digital radios have become available. We looked at one of the first, the Perstel DR101 in February (see 'All Change', February 2003, p55). More have been launched since, with prices from around £150. Portable digital radios with built-in speakers are also available from £100. We reviewed the Pure Digital Evoke-1 in 'All Change', October 2002, p12. Other models have since been launched but the Evoke-1, at £100, remains the cheapest model currently available.

PC radio There are also digital tuners designed for use with a PC, such as the Psion Wavefinder, £100. Digital tuners from WorldSpace can hook you up to a completely different digital radio network beamed in by satellite. Receivers cost from around £100 (see 'Take radio control', May 2002, p21).

Car radio The in-car digital radio market is growing. There are two main types – integrated ones built into the dashboard, and a second type in which the digital tuner is hidden in the boot or glovebox and connected by cable to the dashboard unit. All require a special car digital radio aerial.

PHOTOGRAPHY HADDON DAVIES

Digital radio receivers have never been cheaper

Sound quality can be almost faultless

You can access a variety of digital-only stations

1 TRY BEFORE YOU BUY

Like many, the Hewitt family were undecided about digital radio. Michael, Sylvie and their two children, Amandine, aged nine, and Jacques, aged seven, are self-confessed radio enthusiasts who'd typically notch up over 70 hours radio listening time between them each week. But, although they liked the idea of digital radio, the high cost of receivers had put them off so far.

Responding to our 'Help wanted' request, they told us they'd be very interested in sampling what digital radio could offer. They live in Banbury, Oxfordshire, an area that should give them good digital reception. So we lent them a digital hi-fi tuner and portable digital radio to see what they thought of the whole digital radio experience.

Would digital radio live up to the hype and their expectations? After three months, we went back to find out.

2 GETTING STARTED

When the radios arrived, the family had no problems setting them up, getting going and finding out what digital had to offer.

Michael was already a big fan of news and sports station 5Live, but had previously been able to listen only on AM. The switch to digital meant the sound quality improved and it gave him the chance to tune into extended sports coverage on 5Live Sports Extra.

Digital stations, particularly BBC 7 for comedy, and spoken word station OneWord, have shot up his list of favourites. His overall listening hours have gone up from 25 to around 30 hours a week, and he finds that listening to Radio 3 and Classic in the evenings is far more enjoyable with the better digital reception.

Sylvie uses digital mainly as an alternative to her favourite stations. Her overall listening hours haven't increased, but she tunes into digital when she fancies something different. Her favourite station is still Radio 2 but she also likes Life and music station PrimeTime, for variety.

The children, Amandine and Jacques, think that they probably listen to more radio than they used to, and are particularly impressed with OneWord's storytelling shows for younger listeners. Their dad agrees: 'OneWord is brilliant for children and adults. We can listen to stories at the breakfast table before school, rather than the usual pop/news mix'.

BBC7 offers similar shows which are popular with the kids. Both children agree that the increased variety of programmes is a big bonus. 'There's always something good on,' says Jacques. Amandine is a fan of the 'funny old programmes', too, which is a reference to the BBC7 Classic Radio comedy her dad now tunes in to.

3 IMPROVED QUALITY

The greater variety of stations available has made digital radio a hit in the Hewitt household, but what about the improvements in reception and sound quality often touted as a reason to switch to digital?

'Sound quality is almost faultless when reception is good,' says Michael. 'It's fantastic for classical.' All the family commented on the 'clear' nature of the sound but, unfortunately, they did have reception problems at times when using the indoor aerial. This manifested itself as a 'bubbling' effect on the audio. 'It sometimes made me feel seasick,' says Sylvie, and at times the family has to revert to analogue stations.

The postcode coverage checker indicates that that they live in a good reception area but, as their experience shows, an indoor aerial may not be sufficient for perfect reception of all stations. The family is now considering a permanent digital radio roof-top aerial to overcome this.

Local topography and the situation and structure of your house or flat can all affect reception, although digital radio shouldn't suffer from the annoying effects of adverse atmospheric conditions.

4 VERDICT

So are they now a family of digital radio converts? 'Definitely,' says Michael. 'I wouldn't go back to analogue and have got used to the increased choice and quality.' Paradoxically it's made him less interested in making the switch to digital television: 'The variety of stations encourages more listening by the children and, as a parent, I'd prefer an increase in radio listening to TV viewing. With digital TV they could end up watching all sorts of nonsense but with the radio they seem to be far more engaged.'

Sylvie is less convinced by digital radio. 'There are too many stations to be able to listen to them all and, if you took the radios away from me, I wouldn't miss them,' she told us.

The two children, however, agree with dad. Jacques says that he would miss the new digital stations: 'I like all the stories, funny shows and different types of music we now listen to.' Amandine thinks that digital radio is 'brilliant' and said that if we took the radios away she'd 'get dad to buy one for me!'

5 WISE WORDS

We asked the family if they would recommend digital radio to others based on their experience.

'Definitely,' says Michael, 'though check out which stations are available in your area and consider what type of programme you and your family want to listen to. Anyone who listens to classical should consider a digital tuner.'

Most of the stations the family enjoyed were national, but the children's station 'Capital Disney', which proved popular with Amandine and Jacques, is regional.

One problem the family encountered was finding a decent listings magazine for all the stations available, and they had to resort to surfing the station websites for information. 'I found listings only in the *Radio Times* and even these weren't comprehensive. Better listings each week would help identify programmes you don't want to miss.' Listings magazines – are you listening?

DIGITAL RADIO TODAY

With recent promotional campaigns by the BBC, falling receiver prices, and increasing awareness, it seems digital radio is becoming more mainstream. The BBC coverage is due to increase from its present 65 per cent of the population to 85 per cent in 2004, and this can only help increase take-up.

Our limited trial with the Hewitt family shows that, once sampled, digital radio can prove popular with those who previously hadn't tried it. If you fancy taking the plunge, don't forget to check you can receive it before buying a tuner. More information on tuners, coverage and schedules, plus a postcode checker, can be found on the websites below.

FURTHER INFORMATION

www.ukdigitalradio.com Enter your postcode to find out whether digital radio is available in your area

www.bbc.co.uk/digitalradio More detail on BBC stations, and digital radio in general

www.radiotimes.beeb.com Digital radio programme listings

Winter war

Cooler nights are drawing in, so it's the perfect time to buy a duvet to keep you cosy over winter. We've tested 12 single-size winter duvets – seven synthetic and five natural fill – to help you choose one to keep you warm as toast. For the results, see our tables on p32. We've also got a few tips on how to clean and care for your duvet so that it will last many winters to come.

DUVET ESSENTIALS

Natural versus synthetic Synthetic duvets are more popular than natural duvets and account for about 70 per cent of the market. This is probably because natural duvets – which are usually filled with feather and down – tend to be more expensive. The advantage of synthetic duvets is that they're usually machine washable. Natural duvets often require professional cleaning, but are likely to last longer than synthetic ones. Some people prefer natural duvets because they like the feel of feather and down. It's the down rather than feathers that makes a natural duvet warm, and the more down it contains, the lighter it will feel.

Tog ratings Tog describes the warmth of a duvet. 4.5 tog duvets are lightweight and cool, ideal for summer use. 10.5 tog duvets have medium warmth, best for spring or autumn. 13.5 tog duvets – the ones we tested – are warm and ideal for winter.

Price Duvets vary in price depending on the tog rating (summer duvets tend to be cheaper than winter ones), the size of the duvet, the quality of the cover fabric and the type of fill. For natural duvets, expect to pay more for those with a higher percentage of down than feathers.

Ethical issues Trying to buy a duvet with ethical and environmental issues in mind isn't easy. There are animal rights issues with natural duvets – specifically that the feathers and down used for the fillings are often plucked while the birds are still alive. On the other hand, large chemical companies often make the fillings for synthetic filled duvets – and many of these companies are known polluters.

What's the alternative? We tested the Natural Collection Winter Cotton duvet because it's advertised as a more ethical and ecological choice. It's made up of two lightweight duvets filled with cotton, which you tie together for winter use. The duvets are made from 100 per cent organically grown cotton. Unfortunately, at 7.2 tog, the Natural Collection duvet wasn't warm enough to be considered a winter duvet – and, at £185, it is almost triple the price of the other duvets we tested.

ARE THEY AS WARM AS THEY CLAIM?

The most important thing on cold winter nights is keeping your feet warm under the duvet. We checked to see that the tog ratings were 13.5 as they claimed. The Natural Collection Winter Cotton duvet didn't state a tog rating. Most were close to 13.5, but the John Cotton Ultrafresh and Jonelle Duck Down duvets were more than one tog less than they claimed.

We measured the togs again after washing and drying (or professionally cleaning) the duvets three times according to the manufacturers' instructions. Most of the natural duvets kept their warmth or were warmer after cleaning. This could be because the natural duvets tended to have cotton covers which shrank a little after cleaning. This meant there was the same amount of fill in a slightly smaller cover, so the tog rating rose a little. Other reasons for the increased tog could be the way the duvets were sewn, or the down swelling after washing. The exception was the Jonelle Duck Down duvet, which lost warmth after washing.

The synthetic duvets didn't fare as well – three of them lost warmth after washing. In particular, our experts advised that the Dreamland Luxury Hollowfibre and Jonelle Spiral Light duvets were no longer suitable for winter use after washing because of 'clumping'. This reduced their warmth significantly, and left the duvets lumpy after drying.

The natural duvets were more prone to shrinking when cleaned than the synthetic ones. The Jonelle Duck Down and Allders Goose Feather & Down duvets had the worst shrinkage – they were a significant 14cm shorter after cleaning.

DUCKS, DOWN AND DUVETS...

- The word duvet comes from Old French – it's an alteration of dumet, the word for down.
- **Down is the insulating undercoat that traps warm air next to a bird's skin. It's made up of clusters of three-dimensional fibres, which means they trap air and retain warmth.**
- Goose down is generally more expensive than duck down because it is rarer, and the plumes are bigger and lighter, which means they can trap more air.
- **The older the duck or goose, the warmer you'll be. This is because the more mature the down, the better the air trapping ability, called 'loft', so you stay warmer.**
- The term eiderdown refers to a specific type of duvet – one filled with down from the eider duck, a sea duck. The eider duck has down that is almost black in colour, and it is one of the lightest, most effective insulators known.

PHOTOGRAPHY ELIZABETH WHITING & ASSOCIATES/ALAMY, JAMES DUNCAN, ZEFA

Natural and synthetic duvets compared

Tog ratings assessed before and after washing

Advice on duvets and allergies

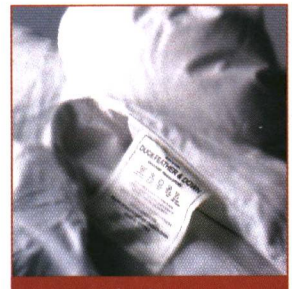
mers

If you're thinking of buying a new duvet, our guide will help you choose

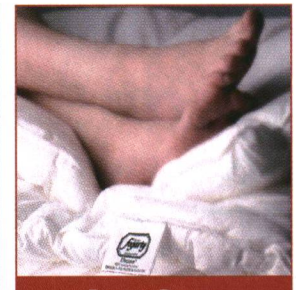
BEST BUYS

If you want a natural duvet, the **John Cotton Duck Feather and Down** (85 per cent feather, 15 per cent down) was the best on test and reasonably priced, too. It costs **£25** for a single size, **£35** for a double, from independents. Its warmth increased after washing, and shrinkage was minimal. The Fine Bedding Company Duck Feather and Down duvet (£40 single, £52 double), from independents, and Allders Goose Feather and Down duvet (£40 single, £60 double), are also worth considering. The Fine Bedding Company duvet (85 per cent feather, 15 per cent down) wasn't quite as warm, though, and the Allders duvet (85 per cent feather, 15 per cent down) shrunk quite a bit after washing.

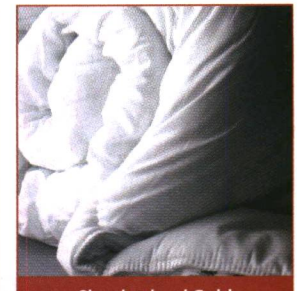
If you prefer a synthetic duvet, the **Fogarty Dacron** and **Slumberland Gold** were the best on test. The Fogarty, **£50** for a single and **£65** for a double, from independents, was warm before and after washing. The Slumberland duvet, **£23** for a single and **£30** for a double, from independents, increased its warmth after washing, and hardly shrank at all. For a cheaper option, the Slumberdown Hollowfibre is a bargain at just £15 for a single and £22 for a double, available from Harveys Furnishings.



John Cotton



Fogarty Dacron



Slumberland Gold

CLEANING AND CARE

You should be able to wash most single synthetic duvets at home, but always check the manufacturer's instructions for the recommended temperature and drying instructions. All the synthetic duvets we tested were machine washable, but double and larger sizes will have to be washed in large capacity laundrette machines.

When feathers get wet, they tend to clump together, so be sure to follow the washing instructions carefully for natural duvets. If in doubt, consider professional laundering for feather and down duvets. Duck or goose down can be hand or machine washed on a warm gentle cycle using a mild washing powder – use two or three rinse cycles to ensure the duvet is rinsed thoroughly. Down washes well but you may need to take large duvets to a professional cleaner if they are too big for your machine. Of the natural duvets we tested, the John Cotton and Natural Collection duvets are machine washable but the others suggested professional laundering.

Airing your duvet once in a while will help to keep it fresh. Synthetic duvets can be washed frequently and easily. For natural filled duvets, always use a duvet cover to protect it from perspiration so you don't have to wash it as often. Don't store your down duvet in a plastic bag as it needs to breathe. Simply store it folded up in your linen cupboard or in a breathable cotton bag. Storing a synthetic duvet in a plastic bag or even a storage bag like the ones we tested in 'All Change' last month (see 'Space savers', p55) will be fine.

DUVETS AND ALLERGIES

One of the main causes of indoor allergies is house dust mites – in particular, their droppings – which are present in all homes, where they find warmth, food and water. Our beds are a haven for these microscopic creatures, where they get nutrition from the skin cells we shed and our sweat.

House dust mites make their homes in warm and cosy duvets, much to the dismay of allergy sufferers. They don't discriminate – they'll colonise both natural and synthetic fill duvets. If you are an allergy sufferer, a synthetic duvet has the advantage that it can be washed regularly more easily. Here's how to keep allergic reactions from duvets to a minimum.

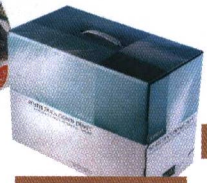
- Choose pillows, bedding, blankets and duvets that can be washed every one to two weeks at 60°C to kill house dust mites.
- If a duvet doesn't have an anti-allergy cover on it and can't be washed at 60°C, put it in a chest freezer overnight in a polythene bag, then wash it at the recommended temperature.
- Bedding that can't be washed at home should be professionally laundered and covered in anti-allergy covers.
- Use anti-allergy covers to protect your duvet. For the best results you'll also need to use these covers on your mattress and pillows as well.
- There are duvets available which use a fibre blend to inhibit dust mites. We haven't tested these, but Allergy UK has, so look for its seal of approval.
- Discourage dust mites by reducing the heat in the bedroom.
- Vacuum often and preferably in the morning, using a vacuum with a high-efficiency particulate air (HEPA) filter. Vacuum your mattress, too.

For more information, visit the Allergy UK website at www.allergyfoundation.com. ▷

Allders

Fine Bedding Co

John Cotton



Jonelle (John Lewis)

Natural Collection

NATURAL FILLING DUVETS

		Allders Goose Feather and Down	Fine Bedding Co Duck Feather and Down	John Cotton Duck Feather and Down	Jonelle (John Lewis) Duck Down	Natural Collection Winter Cotton
SPECIFICATION						
Price (single, double) (£)	1▷	40, 60	*40, 52*	*25, 35*	65, 89	*185, 325*
Dimensions (l x w) (m)		2.01 x 1.36	2.01 x 1.39	1.97 x 1.37	2.0 x 1.4	2.1 x 1.4
Other tog ratings available		10.5	4.5, 12	12	10.5	
Other sizes available		double, king and super king	double, king and super king	double and king	double, king and super king	double, king and super king
FEATURES						
Anti-allergy claim	2▷					
CLEANING						
Machine washable	3▷	×	×	✓	×	✓
Clear washing instructions	4▷	✓	✓	✓	×	✓
Deterioration after washing	5▷	★	★	☆	●	★
Shrinkage after washing (length, width) (%)		7.0, 0.7	6.5, 2.2	4.1, 0.7	7.0, 2.9	2.8, 5.0
WARMTH						
Stated tog rating		13.5	13.5	13.5	13.5	not stated
Tog rating, new	6▷	13.5	13.1	14.1	12.3	7.2
Tog rating, after washing	7▷	15.7	14.5	14.5	11.7	7.4
TOTAL TEST SCORE (%)		**87**	**81**	**94**	**50**	**71**
INFORMATION						
Additional notes/ update since our test		Packaging may change before Christmas	Packaging due to change from September			

NOTES
Duvets highlighted in **red** appear in the Best Buy Guide on p31.

Specification
1 This is the price you can expect to pay by shopping around. Where a duvet isn't widely available, we give the manufacturer's guide price in *italics*.

Features
2 Some duvets claim to reduce allergic reactions. We haven't tested the allergy claims

Cleaning
3 A ✓ indicates the single duvet can be washed at home in a regular machine. You may need to take larger size duvets (double, king or super king) to the laundrette to wash in larger machines. An × indicates the duvet needs to be professionally laundered.
4 An × indicates that the washing instructions on the packaging and duvet differ, and that it wasn't clear how they should be washed.
5 The more deterioration after washing, such as fraying of the cover, loose stitching or 'clumping' of filling, the lower the rating.

Warmth
6 We measured the warmth of the duvets and compared this with the manufacturer's claims. We downgraded those that were one or more togs less than advertised.
7 We cleaned the duvets three times following the manufacturer's instructions, and measured how warm they were again. We downgraded those that lost one or more togs.

KEY
★ ☆ ○ ◒ ●
best ⟷ worst

TOTAL TEST SCORE
This ignores price and is based on:

Cleaning and care	40%
Tog rating, new	30%
Tog rating, after washing	30%

Dreamland

Fogarty

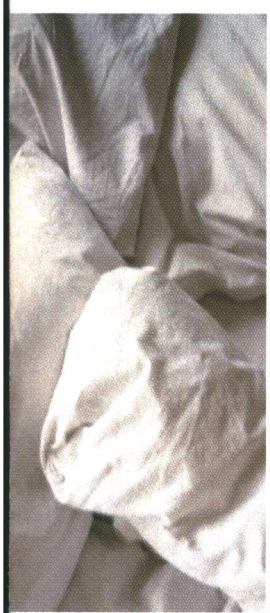
John Cotton

Jonelle (John Lewis)

Marks & Spencer

Slumberdown

Slumberland



SYNTHETIC FILLING DUVETS

		Dreamland Luxury Hollowfibre	Fogarty Dacron	John Cotton Ultrafresh	Jonelle (John Lewis) Spiral Light	Marks & Spencer Polyester & Silk	Slumberdown Hollowfibre	Slumberland Gold
SPECIFICATION								
Price (single, double) (£)	1▷	11, *15*	*50, 65*	*20, 30*	29, 39	50, 60	15, 22	*23, 30*
Dimensions (l x w) (m)		2.04 x 1.38	2.01 x 1.35	2.0 x 1.4	2.03 x 1.44	2.02 x 1.39	2.02 x 1.37	2.02 x 1.35
Other tog ratings available		10.5, 12	4.5, 10.5, 12	10.5	4.5, 10.5		4.5, 10.5, 12, 15	
Other sizes available		double and king	double, king and super king	double and king	double, king and super king	double, king and super king	double, king and super king	double, king and super king
FEATURES								
Anti-allergy claim	2▷						✓	
CLEANING								
Machine washable	3▷	✓	✓	✓	✓	✓	✓	✓
Clear washing instructions	4▷	×	✓	×	✓	✓	✓	✓
Deterioration after washing	5▷	●	★	◒	●	★	☆	★
Shrinkage after washing (length, width) (%)		1.0, 0	1.5, 2.2	4.0, 2.1	2.0, 4.2,	0.5, 2.9	2.0, 3.6	2.0, 0.7
WARMTH								
Stated tog rating		13.5	13.5	13.5	13.5	13.5	13.5	13.5
Tog rating, new	6▷	13.1	14.5	12.2	13.9	13.2	13.1	13.6
Tog rating, after washing	7▷	9.7	15.3	12.5	8.3	12.5	13.6	14.2
TOTAL TEST SCORE (%)		**51**	**98**	**72**	**61**	**80**	**88**	**98**

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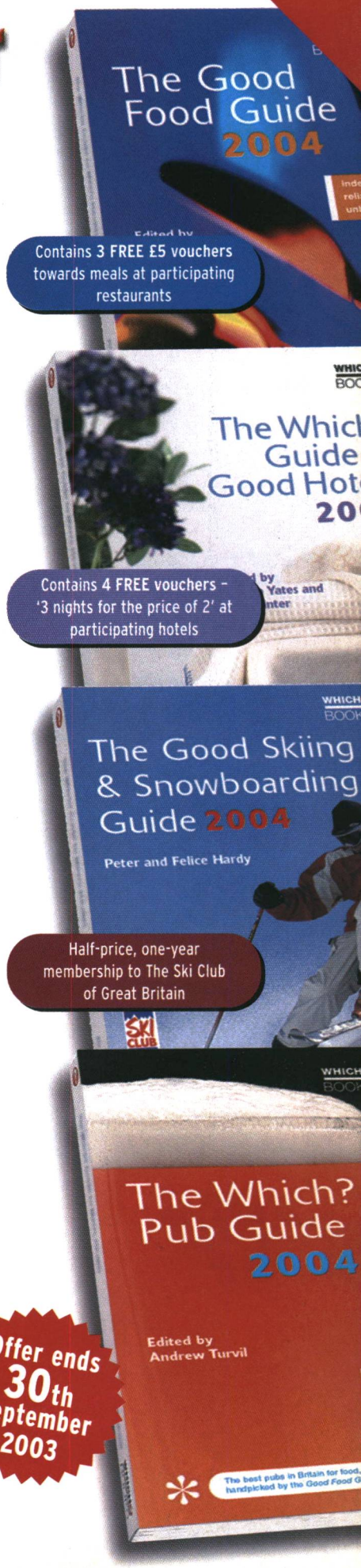

The Good Food Guide 2004

Around 1,300 of the best restaurants, cafés, hotel dining rooms, pubs and bistros in the UK, Republic of Ireland and the Channel Islands are reviewed in the latest edition of this renowned guide. All entries detail the food, décor and ambience of each establishment and have been re-researched and rewritten from scratch, based on thousands of readers' reports followed up by anonymous, independent inspections. **Price £15.99**

The Which? Guide to Good Hotels 2004

This guide lists hundreds of Britain's finest hotels, inns, B&Bs and guesthouses, to help you choose the best one for you, whether you're on a business trip, a romantic break, a stopover or a family holiday. Selection is by professional inspection, often prompted by readers' reports, and this completely re-written guide highlights hotels offering good food, child-friendly facilities, budget prices and peaceful locations. **Price £15.99**

The Good Skiing & Snowboarding Guide 2004

This year sees a new look for the 'bible' for anyone planning a ski holiday. Of the 6,000 ski resorts around the world the guide features the Top 100 for 2004. Each has been picked for a particular reason – whether it be the best off-piste, wildest apres-ski, or excellent children's facilities. The guide also covers 125 further resorts especially worthy of note and as always, provides essential information on ski lifts, lift passes, food and drink prices and ski tour operators, as well as local hotel and airport details and a directory of skiing and snowboarding organisations. **Price £15.99**

The Which? Pub Guide 2004

Formerly ***The Which? Guide to Country Pubs***, this totally independent guide has been expanded to around 1,000 entries and completely re-researched to include city and town pubs too. Each entry evokes the character and ambience of the pub, describes the food, location, and details the opening hours, smoking/music policies, wheelchair access, gardens, accommodation and much more! Selections are based on reader reports, backed up by anonymous and, of course, independent inspections. **Price £15.99**

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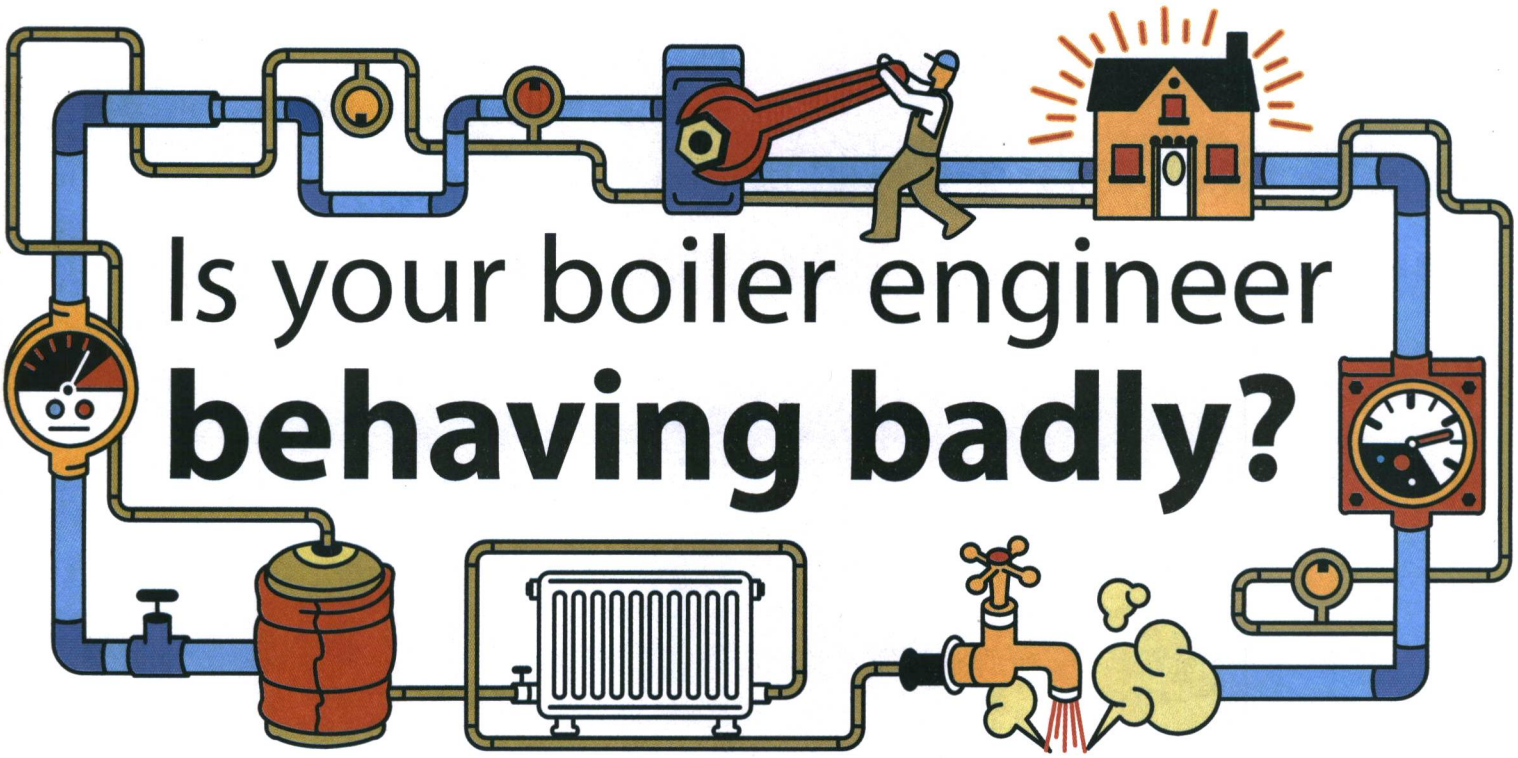


Is your boiler engineer **behaving badly?**

Our undercover investigation proves you can't always trust advice from boiler contractors

Boilers may sound dull, but life isn't much fun without one. When you're left shivering and with no hot water, you're at the mercy of one of the many 'expert' heating contractors. But how can you decide which one to trust?

We went undercover and found that knowledgeable, trustworthy engineers are few and far between. More than half the contractors we tested gave poor advice. You can't rely on impressive-looking adverts or membership of professional bodies. Even household name British Gas can't guarantee good service. Some contractors displayed an alarming lack of technical knowledge, failed to inspect properly, gave incorrect advice, and recommended unsuitable work. Prices were just as unpredictable as service levels: quotes for the same house varied by as much as £2,000.

Choosing the wrong contractor can cost you dearly, and the wrong advice or an incorrect installation could put your safety at risk as well as your cash. We explain what you need to know to avoid the common pitfalls.

BOILING UNDERCOVER

We asked eight researchers around the country to get four quotes for a replacement boiler – one from British Gas and three from local independent companies. We ended up with 31 completed visits: all were secretly recorded in May this year.

Before the visits, our expert boiler engineer thoroughly inspected each of the eight boilers and gave his verdict. He then analysed the visits we'd recorded. He assessed the contractors' knowledge of building and gas safety regulations, how thorough their inspections were, the quality of their advice, and the recommendations and prices they gave for replacement boilers.

THE VISITS

Most contractors were friendly and, to the untrained ear, seemed to know what they were talking about. Unfortunately, unless you're a boiler guru, you might not be able to tell good advice from bad. But our expert was quick to separate the facts from the waffle. He felt only six of the 31 contractors gave good advice about the type of boiler needed. A shocking 16 gave poor, or in some cases dangerous, advice. The contractors who advise on a new boiler might not be as well qualified as those who do the fitting. British Gas, for example, uses sales advisers to give quotes and fitters to install boilers. However, anyone giving advice and a quote should have a good knowledge of gas installations. Unfortunately, this wasn't always evident from their advice.

Missed appointments Our first hurdle was finding a contractor who was willing to show up. Less than half the independent contractors managed to arrive on time. Four didn't manage to turn up on the right day, and two never arrived. British Gas advisers were more reliable, always arriving in the appointed time slot.

Slapdash inspections Once they're in your house, any decent contractor should ask a few basic questions about your heating and hot water needs, and take a look at your existing system, before they recommend a new boiler. Amazingly, only around half the contractors bothered to ask questions, less than half took a good look at the boiler, and only around a third looked at the radiators. Some inspections were so slapdash they were almost laughable. Our expert spotted one contractor recommending thermostatic radiator valves upstairs – in a single storey flat.

Snap judgements The time the contractors spent in the house ranged from ten minutes to almost one hour and 45 minutes. A long visit doesn't necessarily mean a good one, but we think it's impossible to give good

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at writeback@which.net. We'll publish answers to some questions in 'Write back', p4, and more online at www.which.co.uk/whichextra

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION CYRUS DEBOO

Over half of contractors gave poor advice

What sort of boiler you need

Our tips on choosing a good contractor

advice based on a ten-minute inspection. One contractor recommended a particular replacement boiler within a minute of entering the house. Our expert branded this advice 'very poor and unprofessional, with a total lack of technical expertise'.

Shoddy advice The British Gas contractors tended to spend longer on their inspections, but this didn't always result in better advice: less than half of them showed good levels of knowledge and technical competence, and some of the advice they gave was wrong. For example, several failed to spot work that needed to be done to comply with building regulations.

Several contractors made some fairly fundamental errors. For example, just 18 of the 31 contractors recommended that the system should have a power flush (see 'Your boiler questions answered', p37) before a new boiler was fitted. In fact, this is essential for all new boilers fitted to existing systems. Our expert thought a condensing boiler (see 'All about boilers', right) was the best choice for most of the properties, but eight contractors spoke negatively about this type of boiler, and three didn't even seem to know how they worked. Most of the British Gas contractors were knowledgeable and positive about condensing boilers.

More than half of the gas contractors in our undercover research gave poor advice about a replacement boiler

WHAT ARE YOU PAYING FOR?

It wasn't unusual for the quotes we were given to differ by as much as £2,000 for the same house. See the table, below, for details. British Gas always gave the most expensive quote – in some cases more than double that charged by independents. Based on the results of our research, we wouldn't recommend paying the extra.

British Gas includes a year's free service contract with all boiler installations, and always quoted for a power flush. But these extras are worth only around £400. And the extra money won't always buy you an expert. Some British Gas contractors provided poor advice, which can have disastrous consequences, as *Which?* reader Barry Fisher found (see 'British Gas botched job', overleaf). Our expert thought some British Gas quotes contained 'exorbitant' costs for one aspect of electrical work. Another explanation for the company's high prices could be its mysterious mark-up

HOW THE QUOTES VARIED

THE PROPERTIES	Lowest quote (£)	British Gas quote (£)	Difference (£)
1 Small 3-bed detached	£1,000	£3,027	£2,027
2 Large 6-bed detached	£1,974	£4,193	£2,019
3 2-bed flat	£1,504	£3,491	£1,987
4 Medium 3-bed terrace	£1,263	£2,624	£1,339
5 Large 3-bed semi	£2,655	£3,955	£1,300
6 Medium 3-bed detached	£2,327	£3,342	£1,015
7 Medium 3-bed detached	£2,400	£3,883	£836
8 Small 3-bed detached	£1,375	£1,700	£375

The table shows the highest and lowest quotes for each house. Each contractor quoted for the work they thought was necessary for a boiler replacement. All prices include VAT.

ALL ABOUT BOILERS

We found that some gas contractors don't know what they're talking about when it comes to boilers. Make sure you don't end up with the wrong type of boiler for you and your home.

All boilers come in different sizes to suit different houses. Prices vary by hundreds of pounds depending on the size you need.

CONVENTIONAL BOILER

This heats up the water for your central heating system. The pump circulates water through the pipes and radiators. Cooled water then returns to the boiler where it's reheated.

COMBINATION BOILER

This saves space as it does the work of both a central heating boiler and a hot water cylinder. It also saves money as it produces hot water on demand, rather than storing it.

On the downside, heating water on demand can be slow, so it can take a while to fill a bath, particularly if you're running water elsewhere in the house. And it's not usually suitable for use with power showers.

CONDENSING BOILERS

Both conventional and combination boilers are available as condensing boilers. These are more energy efficient, as they capture the heat that's normally lost from the flue. The Energy Saving Trust estimates you can cut fuel bills by 32 per cent by replacing a 15-year-old boiler with a new condensing type.

Installing a condensing boiler can cost £250 to £300 more than a conventional one. But you should be able to recoup this eventually on reduced fuel bills. You can also receive a grant to help you pay for one.

Condensing boilers give off a large plume of water vapour but, if the boiler and flue are sited correctly, this shouldn't be a problem. Regular maintenance of this type of boiler is particularly important as sludge can build up and cause problems.

HEATING CONTROLS

Once you've chosen the right boiler it's important that the system is controlled effectively. This can be done by using room thermostats or localised thermostatic radiator valves (which cost as little as £5 each and can help you save £15 a year in fuel bills). ▷

on boilers. British Gas buys boilers in bulk from manufacturers, yet sells them for more than they cost on the high street. One British Gas adviser quoted £1,232 for a Glow-worm boiler, available at a retail plumbing shop for £788. Another quoted £1,851 for a Vaillant model that sells for £1,354. British Gas told us that these prices include a percentage for labour, but the quotes we saw listed various labour costs separately.

CHOOSING A CONTRACTOR

Unfortunately, there's no easy way to predict who'll provide a good service. Our research suggests you may get better service and value from a good independent firm than from British Gas. But don't just go with the first independent firm you find: our research suggests that some are getting away with providing poor advice.

Before you pick a company, get written quotes from at least three contractors and ensure each quote is itemised so you know what you're comparing. It helps to have some background knowledge before you talk to the contractors, so refer to our questions and answers, opposite, for basic facts on boiler installation and maintenance. It's also a good idea to watch the contractors when they visit, to make sure they check your system thoroughly – inspecting the boiler, radiators, thermostats, flue, hot water cylinder and water tank.

Corgi warning It's illegal for anyone to work on domestic gas installations in the UK unless they're approved by the Council for Registered Gas Installers (Corgi). Corgi provides approved installers with an ID card, which they must show on request. Most companies in our research displayed a Corgi logo, either in their adverts or on their headed paper. But this won't always tell you what you need to know. We discovered that one company in Yorkshire wasn't registered despite the fact that it used the Corgi logo in its adverts. And several of the 31 individuals who gave us quotes weren't Corgi-approved, even though the companies they worked for were registered. If any of them had installed a new boiler, they would have been breaking the law. Corgi is currently investigating these problems.

It pays to check registration directly with Corgi. But, be warned – Corgi membership can't guarantee good service. Much of the poor advice we received was from Corgi-approved contractors.

If you buy a new boiler from British Gas, you could pay £500 more than you would in a high-street plumbers' merchant

BRITISH GAS BOTCHED JOB

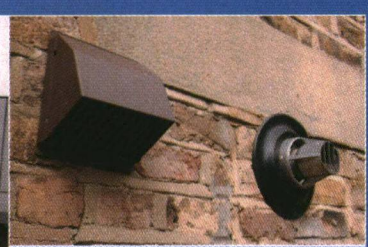
Dr Barry Fisher suffered more than two and a half years of problems with his central heating system, thanks to poor advice from an incompetent British Gas adviser. In this time, the company broke nearly every promise in its literature, displayed technical incompetence and provided appalling customer service.

HOW IT ALL STARTED The problems began in February 2001 when a British Gas sales adviser inspected Barry's house and gave a quote for a new boiler. The sales adviser recommended a boiler location that contravened building regulations, ordered the wrong boiler and thermostat, fitted a radiator that was too small, and failed to notice that the water pipes were too small to supply the radiators. So much for the company's promise to 'design a heating system for your home to meet your heating needs'.

FAILURE TO FIX THE PROBLEMS The British Gas fitter noticed some of the problems after installing the boiler. But Barry had to chase British Gas for three months before it eventually sent round an inspector – who claimed nothing was wrong. Again, Barry persevered. Another five months later, British Gas finally installed a new thermostat, ventilation, and fireproof screens to meet regulations. But it didn't install the correct pipework until five months after that. While waiting, Barry received numerous red bills and debt recovery notices, as he was disputing the payment. This was all despite the British Gas claim to 'provide a service second to none for quality, competence, courtesy and support.'

Finally, this June, British Gas admitted that its work didn't comply with the manufacturer's installation guide. It finally offered to move the boiler, and reduced Barry's £2,860 bill by £386. We don't think this is enough compensation.

INCOMPETENT STAFF Most of the problems stem from the fact that the sales adviser missed vital facts and gave poor advice. British Gas fitters have to be Corgi-registered, but the sales advisers don't. British Gas says its sales advisers receive 'rigorous training ... to ensure suitable central heating system specification in line with the relevant regulations.' Barry's case certainly seems to suggest otherwise.



British Gas advisers failed to notice that Barry's water pipes were too small to supply his radiators, or that extra ventilation and screens were needed to meet building regulations

PHOTOGRAPHY JOHN TRENHOLM

YOUR BOILER QUESTIONS ANSWERED

We asked you, our members, to send us your burning questions about boilers. Our expert boiler engineer helped us to answer a selection of common queries.

Q I've had my boiler for years but it still seems to be working OK. How do I know if it needs replacing?

A You may need a new boiler if your current one is particularly old or noisy, if it leaks water, or frequently needs new parts. However, only an expert will be able to tell you whether you're definitely due for a replacement.

Boilers tend to break down more often in the winter months – exactly when you need them most. So, if you've got an old or unreliable boiler, it might be worth getting it checked now. You can then replace it at your convenience rather than waiting for it to break down at an inopportune moment.

Q There are so many adverts out there for boiler engineers. How can I choose a reliable one?

A Always get at least three different companies to come and give you a quote for any work you need. We had some problems getting engineers to turn up to give us a quote. You might have more luck arranging visits in the summer months as central heating contractors are likely to be less busy.

None of the companies we called out charged us anything for giving an estimate for a new boiler. But check first, as some companies might charge a call-out fee.

Before you commission any work on your central heating system, contact Corgi to check that your chosen contractor is properly registered. Corgi can provide a list of registered installers in your area. If you suspect that a company or individual is working illegally, report them to Corgi via its hotline on **01256 372488** or its website **www.corgi-gas.com**.

Q Where can I go for reliable information about different models of boiler?

A Take a look at **www.boilers.org.uk.** This contains a database, compiled by boiler manufacturers, that provides basic details and energy efficiency information about most boilers made in the UK. It can help you find out more about what sort of boiler might suit your needs.

The Energy Saving Trust (EST) gives independent advice about the energy efficiency of boilers and, more generally, how to improve energy efficiency in your home. It can also give information about local authority grants that might be available to help with the cost of a new boiler. Whatever your age or circumstances, you might be eligible for a grant. Call the EST on **0800 512 012** to talk to your local energy efficiency adviser, or visit its website **www.est.org.uk**.

Q I'm planning to buy a new boiler. Which type is the most energy efficient?

A The EST states that any modern boiler will be more energy-efficient than an old model. If your boiler's more than 15 years old, it's likely you could save more than 20 per cent on your fuel bills if you installed a newer version. In particular, you're likely to save money if you install a new condensing boiler (see 'All about boilers', p35). These are the most energy-efficient boilers available. They convert 88 per cent of fuel to heat, compared with 72 per cent for conventional types.

Q My engineer told me that condensing boilers are expensive and unreliable. Is that right?

A Some of the first condensing boilers weren't well made and there were many problems which gave them a bad name. They've now improved, and modern condensing boilers are just as reliable as non-condensing ones. However, some contractors still have a negative view of them.

Q Is it true that all new boilers will have to be condensing boilers after 2005?

A No, this isn't true, though many of the contractors we came across seemed to be under this impression. After the next edition of the building regulations, it's likely that the minimum efficiency requirements for boilers will be raised, so condensing boilers will become the norm. But other boilers will almost certainly still be available, as there are some situations where the installation of a condensing boiler won't be practical.

Q British Gas has told me you can't buy parts for my boiler any more, so I need a new one. What should I do?

A Always get a second or third opinion or, better still, call your boiler manufacturer to check whether parts are still available before you make a decision.

British Gas runs an incentive scheme whereby its service engineers receive a bonus for selling new boilers. After receiving several complaints from consumers who said they'd been sold a new boiler unnecessarily, Energywatch urged British Gas to scrap the bonus scheme, but it still exists. In 2001, Surrey Trading Standards successfully took British Gas Services to court after one of its engineers tried to sell a new boiler to a customer, saying parts were no longer available. She had called the manufacturer and discovered parts were in fact easy to acquire.

Q What's a power flush or jet flush and does my central heating system need one?

A Both involve pumping chemicals around your central heating system to get rid of any debris. Most boiler manufacturers recommend that this kind of cleansing is done before you fit a new boiler to an existing system. In most cases, the warranty for a new boiler will be invalid without it.

Q I've heard that I should have my boiler serviced regularly. How often do boilers need servicing?

A All gas boilers should be serviced annually to check that they're operating safely and efficiently. Extended warranties or service contracts may not be valid if the boiler hasn't been serviced regularly. In next month's *Which?*, we give our verdict on service contracts.

FURTHER INFORMATION

www.corgi-gas.co.uk For information about gas installers in your area, to check registration, and report unregistered installers

www.boilers.org.uk Industry-compiled database of the energy efficiency of most boiler makes and models

www.saveenergy.co.uk Information about energy efficiency and grants available for condensing boilers

You should always check that your contractor is Corgi-approved. But this won't always mean you'll receive good advice

Which WAX WORKS?

Our Best Buy polishes will not only make your car gleam, but they will protect it from the ravages of nature

Every newly polished bonnet is a prime firing target for pigeons, or so it can seem. Our feathered friends can do considerable damage to a car's paintwork, so it's wise to choose a polish that protects your car as well as one that makes it gleam.

But if you haven't yet found a favourite brand, a shopping trip could leave you feeling somewhat perplexed. Is there a difference between wax and polish? Should you buy a colour-specific one? Should you buy a spray-on polish or one that is applied with wipes? Fear not, we've rolled up our sleeves and set to work with 25 popular polishes that you'll find in car shops, garages or supermarkets. Our endeavours reveal not only which polishes will make your car gleam and which ones will best protect it from the elements but, also, which ones offer the best resistance to the dreaded bird droppings.

WHY WAX?

The terms 'wax' and 'polish' are used interchangeably in this article as, essentially, they do the same thing. There are two main reasons to polish your car. The first is to make it look nice. Polishes should add shine and help to conceal surface scuffs and marks (though they're unlikely to mask scratches which have removed paintwork). The second is to help protect your car's bodywork against unavoidable environmental damage from things like rain, grime, salts, tree sap, and bird droppings. Even sunlight can cause harm.

Nowadays, the bodywork of new cars is given an anti-corrosion treatment and a clear hard protective topcoat over the colour layer. But, as the car ages, this barrier diminishes, leaving the bodywork duller and more exposed to the elements which can cause rusting. Keeping your car clean helps remove some of the agents which can cause damage and also helps to revive its appearance. But applying polish goes further by adding a physical barrier that can help prolong the life of a new car's topcoat or, on an older car, compensate for one that's deteriorated.

STAYING POWER

For some diligent people, polishing their car is a weekly pastime. But, for many of us, it's considered a chore. So, if you'd rather polish your car as seldom as possible, it's best to choose a polish that will protect your car for as long as possible.

In our tests, all polishes gave good protection for as long as six weeks, while a few were

Which waxes add shine and protect your car

Spray-on, pour-on, and wipe-on waxes assessed

Tips on getting the best from your polish

still going strong after three months. You can tell how well your car is protected from the elements by looking at how well the surface repels one of bodywork's main enemies – water. If the surface is waxed, droplets of water rest on it in high, dome-shaped beads (see the picture, right). This beading means that the water's making minimal contact with the surface and is less of a hazard. On an unwaxed surface, rather than being repelled, water droplets flatten and spread out. This is a good indication that extra protection is needed.

In our technical tests, we compared the water repellent qualities of the polishes by putting them on car panels and comparing them with untreated sections. We found that all polishes gave a measurable improvement in repelling water when first applied. After the equivalent of six weeks, all polishes were still giving good results compared with the untreated panels.

But, after three months of artificial rain, salt and sun weathering results were far more varied. Five of the polishes, particularly Eagle One, Halfords Rapid, Simoniz Max Wax Cream, Mer, and Turtle Wax High Gloss Spray, were scarcely better at repelling water than unpolished panels.

The more durable polishes, however, really showed their mettle. Halfords Colour, Halfords Showroom, Teflon and Turtle Wax Colour polishes were still going strong. Comma Top Gloss was also fairly long lasting. These are the ones for you if you're a reluctant polisher.

HOW OFTEN SHOULD YOU POLISH?

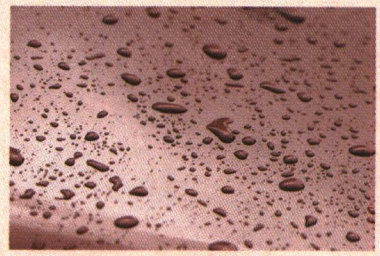
It's possible that some polishes on test aren't intended to give protection for as long as three months. It's hard to tell, though, as few of the bottles give guidance about how frequently you should wax, or how much to use. Both Zymöl (which had fairly good durability after three months) and Halfords Williams F1 Team polishes (which had poor durability after three months) recommend using the product at least three to four times a year. But the manufacturer of Mer, which had very poor durability after three months, told us it recommends using Mer only at least twice a year, or as required.

There is no simple answer. You'll need to take into account the age and condition of your car, then, use the protection ratings in our table, overleaf, to help you work out how frequently you will need to polish with the wax you choose. Alternatively, just reapply polish when water stops beading on the car's surface, or when it looks ready for another shine. See 'How to get the best from your polishing', p40, for more tips.

HOW WE TESTED

The ease of use and appearance ratings, overleaf, are the result of subjective verdicts agreed by our panel of four lab technicians and one professional valeter. Each tester tried every polish. The panel then rated the polishes for how easy they were to apply and use. With the exception of trim staining, smearing and streaking, appearance was assessed by comparing the results side-by-side on a red, 11-year old car.

A laboratory tested for protection using cut panels of cars. For information about bird lime tests, see 'Stop the pigeon!', below. All the other ratings are based on a 'beading' test – if splashed water forms droplets on the panel surface, the wax is working; if it flattens out, the protection has worn off. Each polish was applied to individual panels, leaving one half untreated. We then applied droplets of water to both halves, and measured the angle at which they made contact with the surface, to see how much each polish improved the car's protection. We then artificially weathered the panels, to simulate the effects of leaving your car outside in extremes of temperature, wetness and humidity. By repeating the tests, after the equivalent of around six weeks and three months, we could establish how well the polishes were still protecting the car.



If water forms in droplets on a car's surface, there is some protection

STOP THE PIGEON!

Bird lime, as pigeon droppings are known politely, can be a real menace. It can be extremely acidic and can permanently mark your car. The trusty staff at our testing lab were given the unenviable task of using real bird lime to test the polishes. They even had to bake it on to the polished car panels to simulate the effects of leaving your splattered car in the sun for a day. The table, overleaf, shows how well the different polishes protected from bird lime stains. There was one clear winner. If pigeons are a problem in your area, then choose Autoglym Extra Gloss Protection.

HOW GOOD DOES IT LOOK?

Beauty, as they say, is in the eye of the beholder. So, after buffing and shining, we asked our team of polishers to tell us which waxes they thought gave the best finish. We used them on an 11-year old, red car to compare the appearance of the different polishes because we thought this was likely to highlight the biggest differences. Our panel of five polishers, including a professional valeter, assessed how much shine and gloss each polish added to the car. This judgement didn't take into account the quality or condition of the car's surface before polishing – the panel just rated how shiny they thought the polished area looked on its own merits. Their consensus was that Autoglym Super Resin gave the most shine and gloss. But several polishes – particularly Car Plan's Demon Shine and Halfords Rapid Wax – left our testers pretty underwhelmed.

Most polishes gave an even finish but our tests found that Zymöl Cleaner Wax and Comma Top Gloss both left some streaking and smearing.

SCUFFS AND SCRATCHES

After 11 years on the road, our car's paintwork was blotchy, faded and dull, with plenty of scuffs and scratches. So the team ▷

assessed the extent of overall improvement each polish could bring. The best products were the Halfords Williams F1 Team and the Car Plan Triplewax. These are your best bets if you want to improve the appearance of an old car. But if minor scuffs and scratches are your primary concern, the Triplewax stood out as the best. For deeper scratches that have removed paint, you'll need specialist products or a bodyshop.

TRIM STAINING

The instructions on some polishes warn you to avoid applying them to non-paintwork areas like door trims and bumpers. But this can happen accidentally, especially when using sprays, so we checked whether any polishes caused staining in these areas. The Turtle Wax Wipes and Car Plan Demon Shine didn't cause any staining at all. All the others left markings of some kind, so we then rated how easily these could be removed after washing with car shampoo. The rating shown in the table combines both results.

Predictably, the worst culprits were the two colour polishes. Halfords Colour proved the most stubborn. We had slightly more success at removing the markings left by Turtle Wax Color Magic. Wonder Wax and Halfords Williams F1 Team also left unwanted marks.

AGE, FINISH AND COLOUR OF CARS

It goes without saying that the age, finish and colour of your car will affect how much difference you'll notice. In our lab tests, each polish was applied to cut panels of three new and three old car surfaces, each of which had pale, dark and metallic finishes. We then used a gloss meter to measure how much glossier each polish made each surface. As you might expect, with the new cars, we didn't find much improvement. But the experiment showed that applying polish to the older cars did increase their gloss, especially on darker-coloured cars, particularly black ones.

GREASE, SWEAT AND TEARS

For most of us, the less elbow grease we have to use to make our cars shine, the better. Having worked their way through 25 bottles and tins of polish, our testers quickly worked out which were the easiest to use. The Mer polish proved vexing from the start as its lid is very tricky to remove. And several bottles leaked or splashed, notably the Autoglym Extra Gloss, Comma Top Gloss, Simoniz Max Wax Cream, Sonax Hard Wax and Wonder Wax.

Most products come in liquid form and are applied using a cloth (see 'How to get the best from your polishing', below). But we found three other formats that seem designed with time-saving in mind. Halfords Rapid Car Wax and Turtle Wax High Gloss are dispensed as sprays. We didn't like this format, mainly as it's almost impossible to direct the spray accurately.

Two other formats proved much more popular. Turtle Wax's Impregnated Wipes were 'surprisingly easy to use', though a little tricky to get out of the container. However, you need to use about three to

HOW TO GET THE BEST FROM YOUR POLISHING

Thanks to all readers who sent us tips about polishing their cars. We've compiled some of them with the expert advice of our professional valeter to help you get the best results and to keep those polished looks for longer.

- Start by washing your car to remove all dirt and grime. Using a soft cloth or sponge, wash from top to bottom, one section at a time, and thoroughly rinse off each section.
- **Take care when washing a very grimy car as grit could scratch the surface. Use a hose or water jet or wipe off with a cloth gently.**
- Don't use washing-up liquid. It could strip your car's protective surface. Views are mixed on this, but we recommend erring on the safe side. If water and elbow grease fail, try a car shampoo.
- **Always wait until the car is cool and dry before you start polishing.**
- Always read and follow the instructions on your polish's packaging. These should specify whether you should use dry or damp cloths and if you need to let the polish dry before buffing.
- **Now for the elbow grease – using a cloth, apply the wax on to the car surface by rubbing in a circular motion.**
- Keep working, now it's time to buff to a polish using a different, clean cloth.
- **To keep your car looking good for longer, try to park in a garage or shade. Avoid parking under trees or power lines unless you want to see your car splattered with unsightly and damaging tree sap or bird droppings.**
- Remove bird droppings as soon as possible, especially off roofs and bonnets. They're acidic and could burn or etch the surface.
- **If you're only going to apply polish a couple of times a year, time your waxing for the start of summer and winter to boost protection against the most extreme types of weather.**

BEST BUYS

No single polish excelled in all our tests. If your main priority is longer-lasting protection, we recommend **Turtle Wax Color Magic Plus £8.99** and **Halfords Colour Polish £7.99**.

These two proved to last longer than most of the other polishes – they gave excellent protection for up to three months – and did a reasonable job at adding shine and gloss. Turtle Wax comes in eight different colours, and Halfords' polish in seven.

Comma Top Gloss Car Polish £4.99 also gave fairly long-lasting protection and a good finish. However, it proved a bit messy to use.

If you are trying to revive your car's good looks – perhaps to prepare it for sale – we recommend **Halfords Williams F1 Team £9.99** and **Car Plan Triplewax £4.99**. They give good medium-term protection. **Turtle Wax Metallic Liquid £5.99** is also worth considering. Simoniz Teflon Polish was one of the best protectors but rated poorly for appearance. So we haven't made it a Best Buy.

PHOTOGRAPHY JONNY THOMPSON ILLUSTRATION PAUL BOMMER

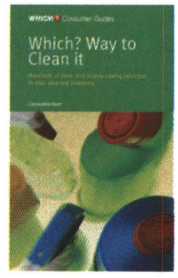
polish a whole car and they're definitely not a good choice if protecting your car is the priority.

Similarly, Car Plan's Demon Shine has a novel approach. You dilute a capful of it in a bucket of water, and then pour it on to the car. To avoid smearing, you then drive the car away. This energy-saving method appealed to our testers but its results were unimpressive. Getting good results, though, doesn't necessarily mean using more elbow grease as most of our Best Buys were fairly easy to use.

If you want a polish that smells nice, our testers advise using Zymöl Cleaner Wax. Its appealing blend of carnauba wax, beeswax, aloe vera, banana and coconut extracts and almond meal compensated for the extra elbow grease it took to apply.

THE COSTS COMPARED

It's tricky to work out which polishes give the best value for money. This could vary depending on consistency (some are runnier than others), how often you need to use them, and how big or old your car is. We've tried to give some indication of comparative costs by calculating the cost per millilitre. Sadly, our budget didn't extend to trying out Zymöl's Vintage wax which, at £1,300 (refillable for life), costs more than many second-hand cars. You'd have to be a very enthusiastic car polisher to get your money's worth with that brand.



WHICH? BOOKS

For information and advice on all aspects of cleaning, get hold of *Which? Way to Clean It* (£10.99). To order a copy, phone **0800 252 100** and quote reference CLEAN (BKPW09).

KEY

★ ☆ ○ ◒ ●

best ← → worst

TOTAL TEST SCORE

The total test score is made up as follows:

Protection	40%
Appearance	40%
Ease of use	20%

NOTES

Polishes in **red** are Best Buys. We give the **quantity** of the size we tested, the manufacturers' guide **price**, and the **cost per ml**.

Ease of use
To see how much effort it takes to apply the polish, we rate the **ease of application**. **Ease of dispensing** shows how messy it was to get the products out of the container. We also rated the polishes' **overall ease of use**.

Appearance
We assessed: **smearing and streaking**; ability to **reduce scuffs and scratches**; how much **shine and gloss was added**, and the **overall improvement**.
Trim staining covers how easy it was to apply polish accidentally to non-paintwork areas and how easy it was to remove it.

Protection
We rated how well the polishes protected **when applied**, **after six weeks** and **after three months**. We also tested protection **against bird lime** stains.

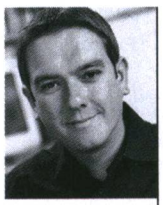
CAR POLISHES

PRODUCT	Quantity (ml)	Price (£)	Cost per ml (p)	EASE OF USE: Ease of application	EASE OF USE: Ease of dispensing	EASE OF USE: Overall ease of use	APPEARANCE: Smearing and streaking	APPEARANCE: Reducing scuff and damage	APPEARANCE: Adding shine and gloss	APPEARANCE: Overall improvement	APPEARANCE: Trim staining	PROTECTION: When applied	PROTECTION: After six weeks	PROTECTION: After three months	PROTECTION: Against bird lime	Total test score (%)
Ambersil AutoGroom High Gloss Polish and Wax	750	6.99	0.9	☆	○	○	○	○	○	○	○	☆	○	◒	☆	59
Armor All High performance Car Wax[1]	500	5.99	1.2	☆	☆	☆	☆	○	◒	○	○	☆	☆	◒	☆	62
Autocare Deep Shine Polish[2]	500	4.99	1	☆	☆	○	○	○	○	○	○	○	☆	◒	○	59
Autoglym Extra Gloss Protection	500	11.99	2.4	☆	○	☆	☆	◒	◒	◒	○	☆	☆	◒	★	58
Autoglym Super Resin Polish[3]	500	9.99	2	☆	○	○	○	○	☆	○	○	☆	○	◒	○	61
Car Plan Demon Shine[3]	500	4.99	1	★	☆	☆	○	●	●	●	★	○	○	◒	○	53
Car Plan Triplewax[3]	500	4.99	1	☆	☆	☆	☆	☆	○	☆	○	☆	○	◒	○	65
Comma Top Gloss Car Polish	400	4.99	1.2	☆	◒	○	◒	○	○	○	☆	☆	☆	☆	○	65
Eagle One Wet Polish and Wax[2]	414	7.00	1.7	☆	☆	☆	☆	○	○	○	☆	☆	○	●	○	59
Halfords Colour Polish	500	7.99	1.6	☆	○	☆	☆	○	○	○	●	★	☆	★	☆	71
Halfords Rapid Car Wax (spray)	500	4.99	1	○	◒	◒	○	●	●	●	★	○	○	●	◒	40
Halfords Showroom Polish	500	4.99	1	○	○	○	○	◒	◒	◒	○	☆	☆	★	○	64
Halfords Williams F1 Team	500	9.99	2	☆	☆	☆	☆	○	○	☆	◒	☆	☆	◒	☆	67
Mer Ultimate Car Polish[3]	500	8.99	1.8	○	○	○	○	○	○	○	○	☆	○	●	○	54
Simoniz Max Wax Cream Superfast[1]	300gm	4.49	1.5p/gm	☆	◒	○	☆	○	○	○	○	☆	○	●	○	56
Simoniz Max Wax Liquid[1]	500	4.49	0.9	☆	☆	☆	☆	◒	○	○	○	☆	○	◒	☆	60
Simoniz Teflon Car Polish & Body Treatment[1]	500	9.99	2	★	☆	☆	○	○	◒	◒	☆	★	☆	★	○	72
Sonax Hard Wax	500	6.40	1.3	☆	○	☆	○	○	◒	○	★	○	○	◒	○	59
Turtle Wax Car Wax Wipes	16 pk	4.99	31p/wipe	☆	◒	○	☆	○	○	○	★	○	○	◒	◒	57
Turtle Wax Color Magic Plus	500	8.99	1.8	☆	☆	☆	☆	○	○	○	◒	★	☆	★	☆	77
Turtle Wax Extreme Polishing Wax	500	6.99	1.4	○	☆	○	☆	◒	◒	◒	○	★	○	◒	○	55
Turtle Wax High Gloss (spray)	500	4.49	0.9	○	○	○	☆	○	○	◒	○	☆	☆	●	○	57
Turtle Wax Metallic Liquid[2]	500	5.99	1.2	☆	☆	☆	☆	○	○	○	○	☆	☆	◒	○	66
Wonder Wax Mirror Finish (polish & glaze)[4]	500	13.99	1.4	☆	○	☆	☆	○	○	○	◒	☆	☆	○	☆	64
Zymöl Cleaner Wax	500	10.99	2.2	○	☆	◒	◒	○	○	○	○	☆	☆	○	○	61

1 Discontinued since testing, but limited stocks still available 2 Packaging/labelling has changed or will be changing 3 Available in other sizes 4 Our results are based on a two-part system combining resin polish and glide-on glaze. The glaze is being phased out but resin polish will be available at £7.99. Performance will not be directly comparable

Critical illness insurance

Sales of critical illness insurance are booming – but do you really need it? We tell you everything you need to know



Mike Naylor explains the pros and cons of critical illness cover, and which are the best policies

Critical illness insurance (CII) pays you a lump sum if you are diagnosed with a serious illness. The money you receive is meant to help you cope with the effects of the illness. For example, you could use the money to live on if you are unable to work, to pay off your mortgage, or to pay for medical treatment. However, we think CII is a luxury product and, for most people, it's more important that you have adequate life insurance and income protection in place before thinking about CII.

MAKE SURE YOU'RE PROTECTED

If you have dependants, it's essential that you have enough life cover. Life insurance pays a lump sum to your dependants or other relatives (or your estate) if you die.

Income protection insurance (IPI) is also important. An IPI policy will pay you a monthly income if you are unable to work because of illness. The benefit of income protection over critical illness insurance is that it will continue to give you a monthly income until you recover, you die, or you reach the end of the policy term. By contrast, CII provides only a lump sum. Another advantage of IPI policies is that they could pay out if you are unable to work because of a bad back, for example – which wouldn't be covered by a CII policy and from which you may be more likely to suffer. For more details about income protection, see 'Insure your income', *Which?*, August 2002, p38.

SALES BOOMING

Sales of CII increased last year by 34 per cent, with financial advisers selling over one million new policies. When we last looked at CII in January 1997, there were only one million policies in total, and that has now increased to around five million. This dramatic rise in sales can be explained to some extent by advisers switching to selling CII instead of other financial products, such as investments. These have been difficult to sell because of the poor performance of the stock market in the last couple of years. Therefore, advisers may have found it easier to sell CII and other protection products instead. CII is currently unregulated, but is due to be regulated from 2005.

The increase in sales may also be due to the commission advisers get for selling CII – typically half of the premiums you pay in the first two to four years. So an adviser could receive a staggering £2,000 over four years just for selling a typical policy to a 45-year-old male non-smoker.

Worryingly, sales of CII are much higher than income protection. We are concerned that advisers are pushing CII policies when income protection would be more suitable, and that many people simply don't have adequate protection in the event of their being unable to work.

MEDICAL JARGON

In 1999, the Association of British Insurers (ABI) produced standard wordings that insurance companies have to use in their critical illness policies. The ABI wordings are useful because they ensure that companies give information about the most common illnesses in a standard and comparable way. However, we're concerned that the wordings contain a great deal of medical jargon that is difficult for the average consumer to understand (see the examples below). It's essential that you read the policy document carefully – although, as the following extract from the *ABI Statement of Best Practice for Critical Illness Cover* illustrates, it might need further explanation.

'Cancer exclusion

All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least TNM classification T2N0M0.'

'Stroke definition and exclusion

A cerebrovascular incident resulting in permanent neurological damage. Transient Ischaemic Attacks are specifically excluded.'

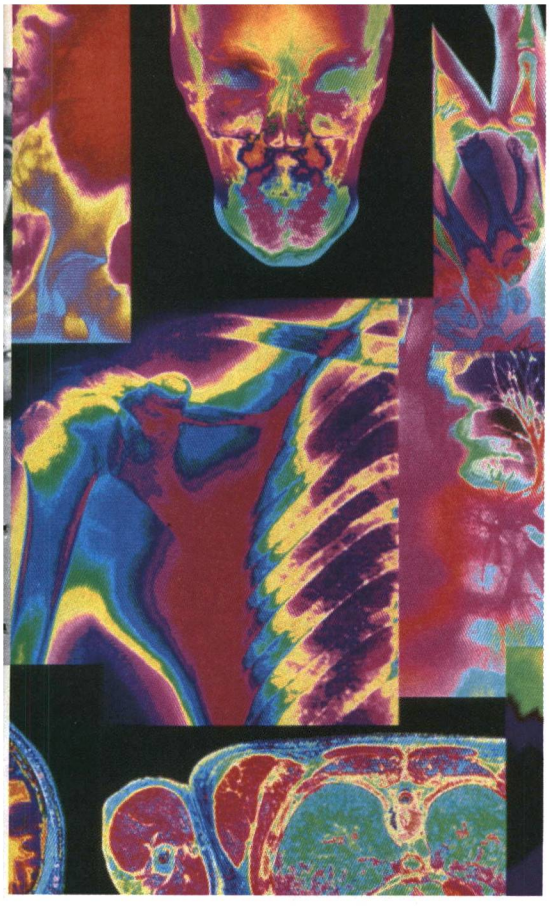
As advances in medical treatment and diagnosis are inevitable, the medical definitions that policies use will need to be updated regularly. It's likely that some of them will become more and more technical and therefore harder to understand. However, changes to policy wordings affect only new policies and aren't applied retrospectively to existing policies.

PHOTOGRAPHY MEHAU KULYK/SCIENCE PHOTO LIBRARY, MIKE FORD PHOTOGRAPHY

Sales have risen dramatically – why?

What illnesses you're covered for

Why guaranteed premiums are better

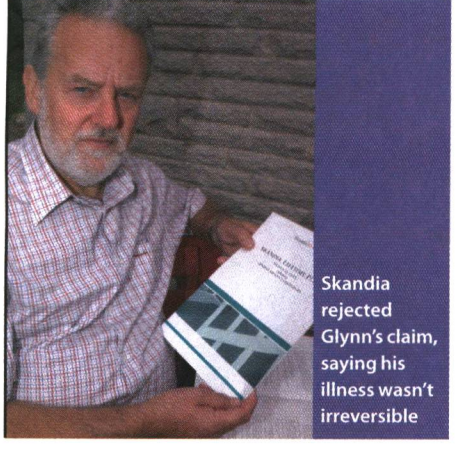


CLAIM REJECTED

Glynn Parker, 58, from Sheffield, retired from his job as Chief Building Control Officer for Rotherham Metropolitan Borough Council in May 2001 on ill-health grounds. He'd been suffering from stress and depression (for which he'd seen several doctors and psychiatrists), and he last worked full time in December 1999. Glynn had taken out a life insurance policy with Skandia Life in 1992 that would pay out a lump sum on his death, or after being diagnosed with a critical illness. He paid extra to include total and permanent disability cover (see right).

Glynn submitted his claim, and Skandia sent him to a consultant psychiatrist. Skandia rejected the claim saying that, after seeing the psychiatrist's report, its Chief Medical Officer felt that his illness wasn't irreversible.

Glynn has since been having further treatment and has also identified some discrepancies in the consultant psychiatrist's report. We spoke to Skandia and it has said it will review Glynn's case if he writes to the company with details of his further treatment.



Skandia rejected Glynn's claim, saying his illness wasn't irreversible

UNDERSTANDING CRITICAL ILLNESS INSURANCE

Disclosure When you take out critical illness insurance, it is essential that you answer all medical questions honestly, and provide all the information that is requested both to the adviser and in the application form. This is extremely important because, when you make a claim, your insurer will look very carefully at your medical history. If the illness that you're claiming for is related to, or could be linked to, an illness that you have visited your GP or consultant about, or to any other illness or diagnosis that you haven't disclosed, the insurer could refuse your claim. You may also pay a higher premium if there is a history of a particular illness in your family.

Total and permanent disability (TPD) Some companies include cover against 'total and permanent disability' (TPD) as standard. This means that you would be covered if you were unable to work because of a permanent disability following a serious illness or accident – even if the illness isn't named specifically in your policy. The best policies will pay out if you are unable to do your 'own' job, but some pay out only if you aren't able to do a 'similar' or a 'suitable job'. The worst policies pay out only if you are unable to work at all and do 'any' job. This is very restrictive and limits the value of the cover considerably.

Child cover Some policies will cover your children against critical illness at no extra charge. The level of cover the policies offer varies. For example, not all companies cover illnesses from birth and some cover children only once they are three years or older. Information about child cover and other policy features is in our cover tables, overleaf.

Exclusions Most CII policies will exclude illnesses caused as a result of self-inflicted injury, alcohol or drug abuse, criminal acts and war, for example.

Your age The older you are when you start the policy, the higher your premiums will be. This is because the risk of suffering a critical illness increases significantly as you get older. For people in their 40s and 50s, premiums could be prohibitively expensive. For example, a 25-year-old man who doesn't smoke could pay less than £20 a month for £100,000 worth of cover for 25 years with a guaranteed premium. The same level of cover for a 45-year-old for just 20 years would cost more than £70 each month. And the premium would be more than £120 per month for a 55-year-old for just 10 years of the same level of cover.

Your sex Premiums for women over 45 tend to be cheaper than those for men. This is because women are less likely than men to suffer critical illnesses as they get older.

Life insurance cover If you decide that CII would be beneficial, you have the option to add additional life cover. This doesn't cost much extra and it means that, if you don't suffer from a critical illness but die, your family or other dependants would still receive some benefit from the policy. However, with a combined life and CII policy, if you make a CII claim, the policy will end and you will lose the life cover altogether. In the event of your subsequent death, your dependants wouldn't receive any money from the policy. So it's important that you have enough life cover elsewhere and don't rely on a combined policy alone to provide for your family in the event of your death.

Joint cover Buying CII as a couple could save you a few pounds each month, as joint policy premiums are slightly lower than the cost of two separate policies. However, joint policies will normally end once a claim has been made. So, if the other person suffered a critical illness at a later date, they wouldn't be covered under the policy and it could be prohibitively expensive for them to start a new policy. Because of this, it makes sense to buy separate policies.

Smokers As you would expect, smokers have to pay significantly more for CII than non-smokers because of the increased risk of illness. Premiums for smokers can be anywhere up to around twice as much as for non-smokers for the same level of cover.

How to make a claim If you are diagnosed with a critical illness, read your policy document and then contact your insurer to make a claim as soon as possible. With most policies, you have to make a claim within a set period, normally three or six months following diagnosis. You normally need to survive for between 14 and 28 days to be eligible to make a claim. Once you make a claim, the insurer will ask for medical evidence and will normally contact the doctor treating you to obtain it on your behalf.

If your claim is refused If you feel your claim has been rejected unfairly, complain to your insurer. If you aren't satisfied with the outcome of this, you should take your case to the Financial Ombudsman Service (see 'Contacts', p58). ▷

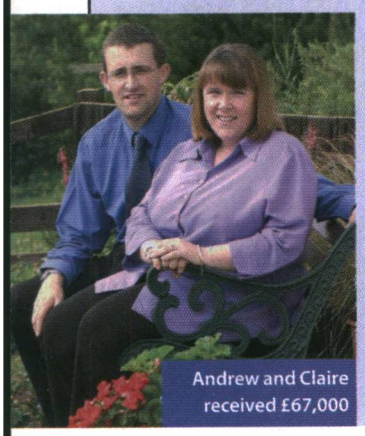
WHAT DOES CII COVER YOU FOR?

The seven 'core' illnesses covered by the CII policies in our analysis are cancer, coronary artery bypass surgery, heart attack, kidney failure, major organ transplant, multiple sclerosis, and stroke. These account for the majority of claims. Policies also cover 'additional' illnesses such as blindness, coma, deafness, loss of limbs, loss of speech, Parkinson's disease, terminal illness and third degree burns. However, not all policies cover all of these illnesses. Critical illness policies are full of medical jargon and have a whole host of terms and conditions and exclusions. Pre-existing illnesses are normally excluded, and this is one of the main reasons that claims are refused. As a result, it's important that you declare your medical history.

CLAIM SETTLED

Claire and Andrew Woolf, from Whitby, took out life insurance with critical illness cover in June 2000. The policy from Legal & General covered them both and cost £22 per month for £67,000 of life and CII cover. Claire was diagnosed with thyroid cancer in December 2001, aged 28. She contacted Legal & General, filled in the simple claim form it sent her and sent it back. A month later, Legal & General sent them a cheque for £67,000, which they used to pay off their mortgage, with a little money left over. Claire and Andrew were very pleased with the way the claim was handled and the sympathetic letters they received from Legal & General.

Claire was off work for nine months and, after treatment, was able to return to work a year ago. She now has to have six-monthly checkups.



Andrew and Claire received £67,000

GUARANTEED OR REVIEWABLE?

CII policies have either reviewable or guaranteed premiums. Guaranteed premiums are fixed for the life of the policy. Reviewable premiums are cheaper, but are reviewed, usually every five years, so the premium may increase dramatically over time.

Some companies have stopped giving guaranteed rates, but several companies still offer them. Our Best Buys for guaranteed premiums aren't much more expensive than reviewable ones. For example, a 45-year-old male non-smoker would pay £72 a month for £100,000 of cover for 20 years with a guaranteed premium from Bupa. The same policy with reviewable premiums would cost £64 – a saving of £8 per month – but the premium could go up.

FIXED-TERM PREMIUMS

MAN AGED 25, 25-YR TERM	Monthly cost (£)
Bupa	18
Scottish Provident	18
Liverpool Victoria	19
Standard Life	20
Skandia	21
Norwich Union	22
Friends Provident	23
Royal London Mutual	28
MAN AGED 35, 25-YR TERM	
Bupa	34
Scottish Provident	36
Liverpool Victoria	39
Norwich Union	42
Skandia	42
Standard Life	42
Royal London Mutual	45
Friends Provident	47
MAN AGED 45, 20-YEAR TERM	
Bupa	72
Scottish Provident	73
Liverpool Victoria	78
Skandia	78
Standard Life	88
Norwich Union	89
Friends Provident	97
Royal London Mutual	100
MAN AGED 55, 10-YR TERM	
Skandia	123
Bupa	137
Liverpool Victoria	139
Scottish Provident	143
Standard Life	159
Norwich Union	164
Friends Provident	170
Royal London Mutual	171

WOMAN AGED 25, 25-YR TERM	Monthly cost (£)
Scottish Provident	20
Norwich Union	20
Skandia	21
Bupa	21
Standard Life	23
Liverpool Victoria	24
Friends Provident	25
Royal London Mutual	35
WOMAN AGED 35, 25-YR TERM	
Skandia	37
Bupa	38
Norwich Union	38
Scottish Provident	40
Friends Provident	42
Liverpool Victoria	45.
Standard Life	46
Royal London Mutual	51
WOMAN AGED 45, 20-YR TERM	
Skandia	69
Scottish Provident	71
Norwich Union	71
Bupa	71
Liverpool Victoria	78
Friends Provident	79
Standard Life	85
Royal London Mutual	101
WOMAN AGED 55, 10-YR TERM	
Skandia	109
Liverpool Victoria	114
Bupa	121
Scottish Provident	128
Standard Life	134
Friends Provident	135
Norwich Union	139
Royal London Mutual	166

Correct at 4 June 2003

This table shows premiums for guaranteed fixed-term policies. Best Buys are highlighted in **red**.

BEST BUYS

We recommend that you choose a critical illness policy that has guaranteed premiums. We have therefore only chosen Best Buys for policies that have guaranteed premiums. The Best Buys, highlighted in red in the table above, are for standalone CII cover for men and women aged 25 to 55 years old based on a sum insured of £100,000. These fixed-term policies last for 25 years or until retirement at 65 if that's less than 25 years, and the premiums are guaranteed not to change over the life of the policy. This means that the premium is fixed for as long as the policy runs.

We recommend that you choose a policy that has guaranteed premiums if you can afford to. However, the older you are when you start a policy, the larger the difference between the cost of guaranteed premiums and reviewable premiums. So we have included details of some reviewable policies and premiums so you can see how the premiums compare. We have excluded any reviewable policies that review premiums more often than every five years.

Unlike fixed-term policies, whole of life policies carry on right up until you die as long as you carry on paying the premiums. With whole-of-life policies, some of your monthly premium is invested in the stock market. Premiums are normally reviewed every 10 years and premiums may increase if the investments haven't grown sufficiently.

All premiums are given for a non-smoker in good health with no pre-existing illnesses. The Best Buys for men and women and non-smokers should also be good value for couples and smokers. We've included companies that sell policies direct and through tied advisers and independent advisers.

Before buying any protection products (life insurance, IPI or CII), you should always get independent financial advice.

PHOTOGRAPHY DOBSON PHOTO AGENCY

GUARANTEED POLICIES COVER DETAILS

		FIXED TERM							
		Bupa	Friends Provident	Liverpool Victoria	Norwich Union	Royal London Mutual	Scottish Provident	Skandia Life	Standard Life
COVER									
Survival period (days)	▷1	14	14	14	28	14	14	14	28
How long after diagnosis must claim be made (months)	▷2		3		6	6	3		6
Index-link option	▷3	✓	✓	✓			✓	✓	
Guaranteed insurability option	▷4	✓	✓[1]	✓		✓	✓	✓	
TPD cover as standard	▷5		see[2]		see[3]	see[4]			see[5]
CHILDREN									
Maximum SI as standard (£k)	▷6	20	20	25		25	20	25	20
Do not exclude illnesses from birth	▷7	✓							✓
Minimum age (months)	▷8		1	1		1	1	3	12
ILLNESSES AND EXCLUSIONS									
Number of ABI core illnesses	▷9	7	7	7	7	7	7	7	7
Number of ABI additional illnesses	▷10	13	13	13	12	13	13	13	12
Number of other illnesses	▷10	17	11	11	8	11	12	14	5
Number of exclusions	▷11	11	5	3	6	6	0	5	5

Correct at 4 June 2003

1 Child and mortgage 2 Own occupation plus functional ability tests 3 Own occupation; specified activities 4 Own occupation; specified activities; daily living and working 5 Own occupation; any occupation

NOTES TO COVER TABLES

The tables, left and below left, show details about all the policies for which we were able to obtain information.

Cover

1 Following diagnosis of a critical illness you have to survive for a number of days for the claim to be valid. The survival period is typically 14 to 28 days.

2 You normally also have to submit your claim to your insurer within a certain time period. However, there are a few companies (those without an entry in the table) that don't impose a limit on when you need to claim by.

3 Some policies give you the option to index-link the sum insured so the benefits and premiums increase automatically over time in line with inflation.

4 In certain circumstances, such as the birth of a child, a new mortgage or a promotion, some policies guarantee to let you increase the amount of cover in the future without the need for further medical information.

5 Some companies include cover against 'total and permanent disability' (TPD) as standard. This means that you can claim if you are unable to work because of a permanent disability following a serious illness or accident.

Children

6 Some policies automatically cover children as standard. Claims are normally limited to between £15,000 and £25,000 or a percentage of the sum insured (SI), which might be lower.

7 Not all policies cover illnesses a child is born with.

8 The most generous policies cover children as soon as they are born (companies without an entry in the table), but the least generous companies have a minimum age for claiming of 36 months.

Illnesses and exclusions

9 All the Best Buys cover the ABI's seven core illnesses (cancer, heart attack, stroke, major organ transplant, kidney failure, coronary artery bypass surgery, and multiple sclerosis).

10 We also show how many of the ABI's 13 additional illnesses each policy covers as well as how many other illnesses the policies cover.

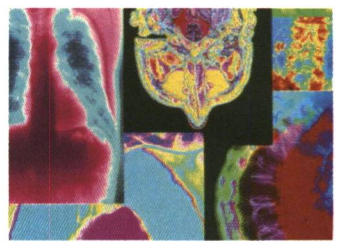
11 Most policies have a range of exclusions. We show how many exclusions each policy has. Typical exclusions cover illnesses caused as a result of acts of terrorism, aviation, criminal acts, drug abuse, failure to follow medical advice, hazardous sports, HIV/Aids, living abroad, pregnancy, self-inflicted injury, and war.

REVIEWABLE POLICIES COVER AND PREMIUMS

		COMPANY								WHOLE OF LIFE			
		Allied Dunbar	Bupa	Scottish Equitable	CIS	NatWest/ Royal Scottish	Scottish Widows	Legal & General	UnumProvident – Elixia 123	Allied Dunbar	HSBC	Legal & General	Scottish Provident
COVER													
How often reviewed (years)		5	5	5	5	5	5	5	5	10[1]	10	10[2]	10
Survival period (days)	▷1	28	14	14	28	14	21	0	14	28	28	0	14
How long after diagnosis must claim be made (months)	▷2	6			6	6	6		3	6	12		3
Index-link option	▷3	✓	✓	✓					✓	✓			✓
Guaranteed insurability	▷4	✓[3]	✓	✓				✓[4]	✓[4]	✓[3]		✓[4]	✓
TPD cover as standard	▷5	see[5]			see[5]	see[5]	see[5]	see[6]	see[7]	see[5]	see[5]	see[6]	
CHILDREN													
Maximum SI as standard (£k)	▷6	15	20	20	15		15	15	25	15		15	20
Do not exclude illnesses from birth	▷7		✓										
Minimum age (months)	▷8	36		1	36		6	6	1	36		6	1
ILLNESSES AND EXCLUSIONS													
Number of ABI core illnesses	▷9	7[8]	7	7[8]	7	7	7	7	7	7[8]	7[8]	7	7
Number of ABI additional illnesses	▷10	13	13	13	13	12	12	13	13	13	11	13	13
Number of other illnesses	▷10	13	17	14	2	8	5	6	14	13	4	6	12
Number of exclusions	▷11	5	11	4	5	5	5	7	1	5	6	7	0
PREMIUMS													
Male 25 years old (£)		21	16	17	20	25	19	18	16	43	63	42	38
Female 25 years old (£)		26	19	18	20	22	17	17	15	46	57	34	33
Male 35 years old (£)		35	29	34	40	48	39	35	29	78	95	70	61
Female 35 years old (£)		42	32	34	35	42	34	34	31	80	81	55	51
Male 45 years old (£)		80	64	68	74	101	88	71	61	139	148	119	103
Female 45 years old (£)		88	62	65	56	80	65	59	61	142	121	88	78
Male 55 years old (£)		126	132	127	121	164	148	134	117	245	224	193	173
Female 55 years old (£)		101	117	99	88	140	114	112	103	256	178	138	118

Correct at 4 June 2003

1 Reviewed after first ten years, then every five years until the age of 70, then annually 2 Reviewed after first ten years, then every five years 3 Mortgages only 4 Child and mortgage 5 Specified activities 6 Own occupation; any occupation; specified activities 7 Own occupation; specified activities 8 Excludes single artery bypass



RUM MANIA

The arrival of gold and premium brands has brought rum out of the 'dark' age. We went in search of this brave new world – and did indeed find some wonders in it

Fashions appear on the scene overnight and disappear almost as quickly – and in the drinks world things are no different. Every year or so, there'll be a sudden upsurge of interest in a specific spirit which lasts for one summer before the trade and consumers move on to something else. Once in a while, though, a trend will sneak up almost surreptitiously. It's these slow-burning shifts in consumer buying patterns which tend to stay. Rum is a classic example.

THE DARK SPIRIT

Traditionally, most people have thought of rum as a dark-coloured drink tasting of burnt sugar, favoured by old men and retired seafarers. Trendy, it wasn't. Bacardi, the white rum which dominates sales of rum in the UK, had the market to itself for so long that, until recently, it didn't even have to sell itself as a rum.

In recent years, the rise in bar culture, and a greater appreciation of cocktails, has resulted in bartenders looking for authentic Caribbean rums. This has stimulated the growth in gold and premium varieties. There is now a larger selection of these styles of rum on sale than ever before in this country. Given this, we felt the time had come to find out what they have to offer.

GOING FOR GOLD

We asked high-street outlets to nominate gold/premium rums from their lists and supplemented their selection with a trawl of online drinks suppliers. We then chose 19 brands, ranging in price from £12 to £60, and gave them to a panel of seven professional spirits tasters. Overall, they were impressed.

RUMMY NATIONS

Most rum is distilled from molasses, the by-product of sugar making. Every island in the Caribbean, all the countries in Central America and the northern part of South America make rum. But there are also rums from the Indian Ocean, the Philippines, Australia, India and even Nepal – anywhere, in fact, where there has been a history of sugar production. Our tasting included rums from Cuba, Jamaica, Barbados, St Lucia, Guyana, Guatemala and Australia.

All gold/premium rums are aged in oak barrels for a number of years – this is what gives them their golden hue. Most are blends of rums of different ages and the bulk will have been aged where they were produced. That said, three of our rums were aged in the UK.

Our panel tasted the rums blind (though they knew the style of rum they were tasting). Each panellist gave a mark to each rum tasted, and the scores were averaged to find the results. The first eight rums tasted were those whose primary use is for cocktails and mixed drinks. By their nature, these 'pouring' rums are lighter, usually younger and less complex. The remaining 11 were 'sipping'

MIXING IT

If you're keen to explore the world of gold rum, try mixing it. Rum goes with anything – fruit juice, ginger beer, even other spirits. Use one of our Best Buy pouring rums for this easy-to-make cocktail.

GOLDEN MOJITO

Mush together the following: 1 lime; some mint leaves; 2 teaspoons brown sugar and 60ml gold rum in a tall glass.

Add crushed ice, top up with ginger beer, and garnish with a sprig of mint.

PHOTOGRAPHY JAMES DUNCAN, JONNY THOMPSON

19 gold and premium rums on test

Tasting reveals a wide diversity of styles

Sipping rums fare better than pouring rums

Our panel of professional spirits tasters get down to business by nosing the rums. They sampled the rums 'blind' (they didn't know which was which) and gave a score to each rum sampled, as well as an overall comment on the selection. Special thanks to Boisdale, Belgravia, London, for hosting the event

rums – older, bigger and bolder in flavour and suitable for drinking on their own, or perhaps with some ice or a dash of water, like a malt whisky or Cognac. Our panellists tasted all the rums neat.

SPICE IT UP

Our tasters were especially keen to find out whether the rums on sale here display a diverse range of styles and flavours. They were looking out for character, individuality and balance. Rum, inevitably, tends to be sweet but the best examples should have extra layers of complexity: aromas and flavours of banana, tropical fruit, coffee and chocolate. The fact that all our rums were wood-aged meant our panellists were looking for evidence of oak, which adds a light, though never dominating, spiciness (nutmeg, cinnamon, vanilla). But they were also looking out for rums that showed signs of being doctored – by being sweetened up or by an over-generous helping of vanilla. Such rums would be downrated.

CANE – AN ABLE COMMODITY

Overall, this was a very high-scoring tasting compared with some other *Which?* tastings. The pouring rums scored slightly lower in general than the sipping rums, but, even so, the panel agreed that the best examples (Mount Gay Eclipse, 5 Star Cockspur, Appleton Special) would be excellent bases for mixed drinks.

The most pleasing aspect of the tasting was the diversity of styles. The Jamaican rums, especially Appleton, Lemon Hart and Long Pond, all displayed the intense aroma that typifies rums from that island; those from Barbados (Mount Gay, Cockspur, Doorly's) were softer and more subtle, while those from Guyana (El Dorado) demonstrated true 'Demerara' style: a luxurious complex richness.

According to one panellist, the tasting showed that 'there is a good and increasing selection of gold/premium rums for the UK consumer. The quality is, generally, high....' These comments were mirrored by another taster: 'The balance and harmony of some rums highlighted what is possible. It is good, finally, to taste rums which would traditionally have been blended away.'

That said, the panel made strong criticisms about samples that showed evidence of poor distillation, resulting in a harsh-tasting, unbalanced spirit. Other samples were criticised for being poorly blended and lacking harmony.

These reservations aside, our panel felt that this tasting demonstrated the remarkable range of gold and premium rums available in the UK. They confound most people's preconceptions of what rum is – yet these rums are in fact what rum has always been about: an exciting, versatile spirit with bags of flavour and character. The top-end sipping rums are easily on a par with a good malt whisky or Cognac. As one taster concluded: 'There is much for the lover of fine spirits to explore in the field of the sugar cane.'

BEST BUYS

Our top three rums, all of which scored ★, were all sipping rums. The tasting was a resounding success for Demerara Distillers of Guyana whose two entrants were placed first and second. All panellists praised **El Dorado Special Finest Demerara15 years** for its complexity, one taster admiring its 'mellow, brooding richness, lots of dark flavours and spice'. You can find it at Waitrose and selected branches of Sainsbury's for **£20**. **El Dorado Finest Demerara12 years** was described as having a 'gorgeous' aroma, 'honeyed with orange, and great balance'. It's available from small, independent off-licences for about **£15 to £17**.

There was also a very solid showing for a Barbadian rum, **Mount Gay Extra Old** (**£20** www.drinkfinder.co.uk) – 'balanced with good oak and fruits, very stylish' was how one panellist described it.

None of the pouring rums did as well as the sipping rums, and don't merit Best Buy status. But, if you do want a pouring rum, to try our cocktail, say, the top scorer was Mount Gay Eclipse – 'delicate and clean', 'crême brûlée and raspberries'. It scored a ○ (see 'Other rums on test', below, for more details).

OTHER RUMS ON TEST

Here we list how the other rums tested fared, in order of merit. You may not find all these rums in shops, though you should be able to find them via online stockists. You will need to add post and packing if you buy online – prices given here are without P&P. For contact details of distributors, as well as some online outlets, see p58.

=4 Bacardi 8 años Reserva Superior, Bahamas (£22) ☆ S
=4 Havana Club añejo 7 años, Cuba (£17) ☆ S
6 Bristol Classic Rum Monymusk, 25 years old, Jamaica (£60) ☆ S
=7 Appleton Estate Extra, Jamaica (£23) ☆ S
=7 Havana Club Añejo Reserva, Cuba (£17) ☆ S
9 Bristol Classic Rum Long Pond 13 years old, Jamaica (£38) ☆ S (being replaced by 16 years old version; may still be in shops)
10 Ron Zacapa Centenario 23 years, Guatemala (£45) ○ S
11 Doorly's XO, Barbados (£22) ○ S
12 Mount Gay Eclipse, Barbados (£13) ○ P
13 5 Star Cockspur Fine Rum, Barbados (£12) ○ P
14 Appleton Special Rum, Jamaica (£12) ○ P
15 Lemon Hart, Jamaica (£15) ○ P
16 Bacardi Oro, Cuba (£15) ◒ P
17 Matusalem Clasico, Cuba (£19) ◒ P
=18 Bounty, St Lucia (£13) ◒ P
=18 Bundaberg Original, Australia (£17) ◒ P

KEY

★ ☆ ○ ◒ ●

best ← → worst

S = sipping rum P = pouring rum

ask the experts

This month, questions on digital recording

Send us your questions
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH

Lindsey Smith warns about the legal position of copying CDs, tells you where to put your old vinyl, takes a sound check, and more

Making tracks

Q I want to make compilation CDs of my favourite tracks. What's the legal position?

A It's illegal to copy a commercial CD – to load the tracks on to your MP3 player, say, or to make a compilation CD. UK copyright law forbids you from copying music from one format to another, even if you bought the original. No one has been prosecuted for making copies for their own use, though. But the record industry has been cracking down on illegal music-sharing websites that enable people to download songs for free. See this month's *Computing Which?* for a review of legal download sites.

We think it's unreasonable to expect consumers to buy the same song on MP3, CD and tape, and are campaigning to allow home copying for personal use.

Just for the record

Q My records take up a lot of space. I'm reluctant to throw any away. What options do I have?

A You can copy them on to mini discs, cassette tapes or your computer – though remember that, technically, this is illegal (see above). To convert your records to computer files, connect your record player to the amplifier and the amplifier to the 'line-in' on your computer's soundcard. You can choose from a variety of software packages that enable you to copy records digitally, such as Roxio Easy CD Creator (www.roxio.co.uk) or Microsoft Windows XP DME. These packages enable you to 'clean' the tracks to remove any hiss, pops and scratches. You can play the resulting files through your computer, or store them on an audio CD or a portable player such as an MP3 player.

Radio request

Q Is there a difference between digital and internet radio?

A Internet radio is one of three ways to receive digital radio stations (the other two are via digital TV from Freeview, satellite or cable and via a digital radio set – see 'Music by numbers', p28). What makes internet radio different is that sometimes, depending on the station, you can 'listen again' to programmes you've missed or download them for later. The quality depends on how much compression is used by each station but can be poor. If you're listening live, the broadcast can 'hiccup', particularly if you're using a standard modem internet connection.

There are thousands of internet radio stations. Some are traditional stations like the BBC that also broadcast over the net, but many more are internet-only. Visit www.live365.com to see what's available.

To listen to internet radio, you'll need a computer with a soundcard, internet connection, speakers and software such as RealOne Player which can be downloaded for free (from www.uk.real.com).

Down on DVD recorders

Q Every time you report on DVD recorders, you say they're not worth buying. Is this still the case? If so, what alternatives are there?

A The stumbling blocks remain the different formats and high prices. Current models record in one of three formats, DVD+RW, DVD-Ram and DVD-RW, each with its own type of rewriteable disc. They'll all play pre-recorded discs, but a disc recorded on someone else's recorder may not play on yours.

Prices are falling steadily, but you'll still pay up to three times more for a DVD recorder than for a decent VCR. And a DVD's recording time is much shorter than a VCR's, especially if you opt for the highest quality.

You could consider a personal video recorder (PVR), which records programmes on to a computer-style hard disk drive. It incorporates an electronic programme guide so that you can easily build up a profile of what you want to record. PVRs are useful only for the temporary recording of programmes rather than permanent archiving, although you can download recordings to tape (or recordable DVD). Choose from Sky+ for satellite TV and Pace for the BBC's Freeview digital television service.

Some makers are trying to pass off hard disk drive recorders (HDDs) as PVRs, but in essence they're just VCRs that use a hard disk rather than a tape to record.

We've a report on DVD players/recorders planned for December.

Sound check

Q Does digital equal better sound quality?

A It's a common perception that going digital leads to higher sound quality, but it depends on the format. For example, to make audio file sizes manageable, so they don't take up too much space on your computer or MP3 player, most digital formats are compressed using 'lossy' techniques which, as the name implies, result in some loss of quality. Formats such as MP3 remove parts of the music, so the sound can lack depth and resonance. The result is acceptable for portable players, but you'd notice the difference if you played it on your home hi-fi. True CD quality uses a 'no compression' file system (.wav file).

QUESTIONS, PLEASE

Our experts are now looking for questions on: ● **Credit scoring** ● **Plasma TVs** ● **Childproofing your home** ● **Your rights when travelling by plane** ● **Company pensions** and ● **Glasses and contact lenses.** Send your questions to **'Ask the experts'** at our Hertford address, above, or email **experts@which.net**. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

ILLUSTRATION KEVIN EVANS

Which foods contain pesticide residues

The risks to human health

How to minimise your exposure

AVOIDING PESTICIDE RESIDUES

Some foods are more likely than others to contain pesticide residues. We spotlight the worst offenders and those that contain few or no pesticides

Breakfast cereal, lettuce, apples, salmon and white chocolate are all foods we might eat regularly – and all were found to contain pesticide residues in recent government tests.

In the tests, some products, such as apples and celery, persistently contain pesticide residues. Some, including grapes and peaches, even contain a number of different residues. And a few products, such as white chocolate, have been found contaminated with pesticides not approved for use in the UK.

Each year the Pesticide Residues Committee (PRC) tests samples of foods sold in shops. It aims to ensure that pesticide residues in food don't exceed statutory maximum residue levels (MRLs), the legal limit allowed in a food, and that our intake of residues is within acceptable levels. We've compiled results for 2001 and 2002 (the most recent available) and compared them with those we reported on in September 2001 ('Pesticides in fruit and veg', *Which?*, p24).

WHY ARE PESTICIDES USED ON FOODS?

More than 350 active substances are approved as pesticides in the UK. They are designed to kill pests, such as insects, weeds and fungi, and are used to prepare land for planting, and to protect crops from disease and infestation during growth, transport and storage. Not all foods contain pesticides, and tests on some foods, such as peppers, yogurt, sweetcorn and aubergines, have found very few or no residues.

Some pesticides, though, can leave residues even when they're applied in accordance with good agricultural practice. Residues may also be present in food because too much pesticide has been used or because it has been applied after the food was harvested. Occasionally, residues are found from pesticides that are not approved for use on that crop, or from pesticides not approved for use in the UK.

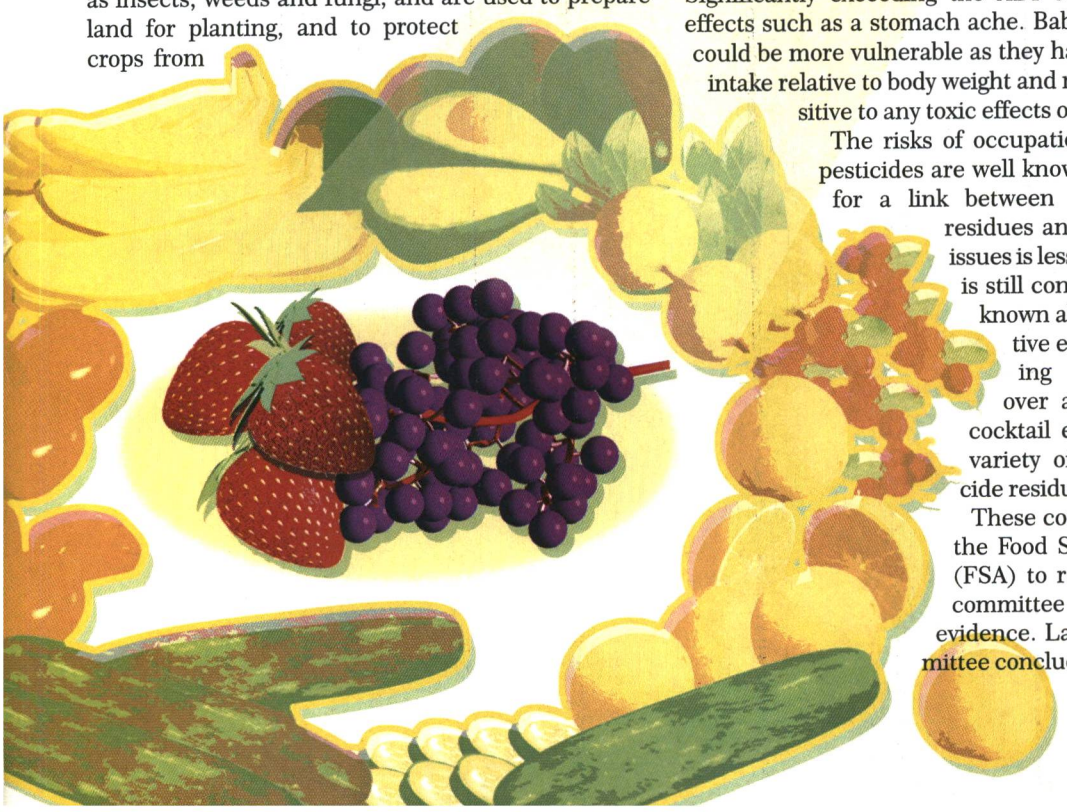
WHY YOU MIGHT WANT TO AVOID PESTICIDES

Residues on the surface of the plant can sometimes be removed by washing and peeling, while others are systemic (contained in the flesh or skin). Systemic residues are harder to get rid of.

A small number of food samples tested each year have residues over the MRL. But as it's a legal limit, not a safety one, this isn't necessarily a health risk. The safety limit is set by the acceptable daily intake (ADI) – the maximum amount you should consume a day. Significantly exceeding the ADI could cause mild effects such as a stomach ache. Babies and children could be more vulnerable as they have a higher food intake relative to body weight and may be more sensitive to any toxic effects of these residues.

The risks of occupational exposure to pesticides are well known. But evidence for a link between eating pesticide residues and specific health issues is less clear-cut. There is still concern that little is known about the cumulative effects of consuming small amounts over a lifetime or the cocktail effect of eating a variety of different pesticide residues.

These concerns prompted the Food Standards Agency (FSA) to request an expert committee to review existing evidence. Last year, the committee concluded that the prob-



ability of health hazard from exposures to mixtures of pesticides is likely to be small.

Not all experts agree. Dr Vyvyan Howard, toxicopathologist at Liverpool University, says his research suggests that combinations of pesticides could affect foetal brain development and cause greater developmental neurotoxic effects than generally realised. He says you can't draw overall conclusions as there's no known method to analyse how complex pesticide mixtures interact in the body. The FSA plans to lobby the EU to improve the pesticide approvals process to take account of the possibility of a cocktail effect.

NON-APPROVED CHEMICALS

Occasionally, the PRC finds residues of pesticides not approved for UK use. Pesticides are approved for use on particular crops in some countries but not in others. Non-approval might not be for safety reasons – it might just be that the manufacturer has made no application for its use. This is true of chlormequat, a growth regulator found in pears. Food treated with non-UK approved pesticides in, say, Africa can be exported to the UK as long as UK MRLs aren't exceeded.

However, lindane (which was banned from agricultural use in the EU last year due to safety fears) was found in some imported samples of white chocolate in the 2002 survey. Lindane is still used to control insects in developing, especially cocoa-producing, countries. It acts on the nervous system of insects and is linked with human health problems including breast cancer and may also disrupt the endocrine (hormonal) system.

There have been health concerns dating back to the 1970s about another insect nerve poison, DDT. It has not been approved for use in the UK since 1984, but global contamination is widespread.

AVOIDING PESTICIDES

If you're concerned about pesticide residues, don't cut down on fruit and vegetables – the FSA says the risk to health of eating less would far outweigh the risks posed by possible pesticide exposure. Instead, try to:

Buy organic Pesticides in the air or water can drift on to organic crops and some natural pesticides can be used. But residues are found in only a few organic samples each year, so it's worth putting persistent offenders, right, top of your organic shopping list.

Cook Processing, including cooking, can break down some pesticide residues.

Wash/peel This can remove some surface residues but last year, the FSA withdrew this precautionary advice. We want it reinstated. See 'Call for "wash and peel" advice to be scrubbed', *Which?* p4, April 2002.

FOODS AFFECTED

PERSISTENT OFFENDERS

Foods in this category are likely to have been tested over several consecutive years and consistently found to contain residues (above the MRL in some cases). Many also contain multiple residues and may include pesticides that are not approved for use in the UK.

FRUIT & VEG

APPLES In 2001 and 2002, around 30 to 40 per cent of apples tested contained residues, and multiple residues were often found.

CELERY There have been concerns over non-UK approved pesticides and MRLs being exceeded in imported samples. A fairly high proportion of samples between 1999 and 2002 contained multiple residues.

GRAPES In 2002 tests, 61 per cent of samples contained residues, and 19 per cent had multiple residues. A special test in 2001 found 2 per cent of samples had residues above the MRL.

LETTUCE Previous tests have indicated some misuse of pesticides on UK winter lettuce. Multiple residues were found in 2001 and 2002, and some were above the MRL. A small percentage of the 2001 samples contained pesticides not approved in the UK. The 2002 results are similar.

NECTARINES A large percentage contained residues in the 2002 tests. The pesticides found were similar to those in previous tests.

PEARS Multiple residues were found in 2000 and 2002 (in some cases, as many as seven or eight different types). There have been concerns about the use of chlormequat, which is not approved for use on pears in the UK. In 2002, though, samples of pears containing this had dropped to 1 per cent.

PEACHES In one 2002 test, 20 per cent had residues above the MRL. All tests since 1997 have found multiple residues in some samples.

STRAWBERRIES In 1999 and 2001, 42 and 38 per cent of samples respectively were found with multiple residues. This was a slight improvement on the test in 1997, when all the samples had them.

OTHER

BRAN In the 2001 tests, 72 per cent of samples contained multiple residues.

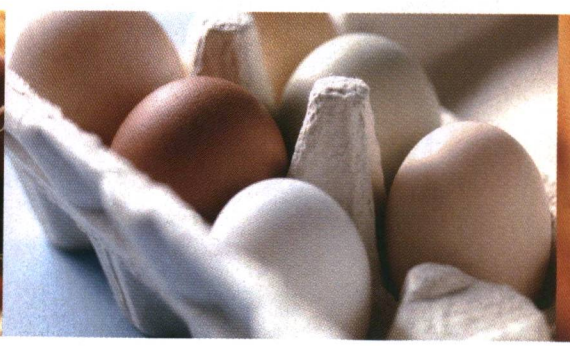
FRESH SALMON Residues found in fresh salmon are thought to be associated with the fat content of the fish. In 2001, 97 per cent of the samples tested contained residues.

FLOUR Around 70 per cent of samples tested in 2002 contained residues. There appears to be a slightly higher occurrence of multiple residues in wholemeal samples.

PHOTOGRAPHY ANTHONY BLAKE PICTURE LIBRARY ILLUSTRATION JACEY

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, please contact us at **writeback@which.net**. We publish answers to some of your questions in 'Writeback', p4, and more online at **www.which.co.uk/which**.



FEW OR NO RESIDUES

Foods in this category were found to contain either no or low levels of pesticide residues. Findings tend to be consistent with previous years (if tests on these products have been carried out before).

FRUIT & VEG

AUBERGINES Only 8 per cent of the samples that were tested in 2002 contained residues.

SWEET PEPPERS Only 3 per cent of the samples tested contained a residue in 2002 and even these were well below the MRL.

CABBAGES, FROZEN PEAS, GARLIC, LEEKS, MARROWS, RADISHES, SWEDES, SWEETCORN, TURNIPS These foods have been tested at various different times between 1997 and 2001. No residues have ever been detected.

DAIRY

YOGURT/FROMAGE FRAIS None of the samples tested in 2001 (or in previous surveys) contained residues. This might be related to the low fat content of yogurt.

EGGS No residues were found in 2001. This is consistent with previous findings and a slight improvement on 1997 when 1 per cent of the samples were found to contain DDT residues.

CREAM, LOW FAT-SPREADS No residues were found in the 2002 tests. This is consistent with previous survey findings.

GOAT'S/EWE'S MILK No residues were found in 2002.

OTHER

BAKED BEANS, BLACKCURRANT JUICE (READY TO DRINK AND CORDIALS), CHICKEN, HONEY, VEGETABLE SOUP Each of these foods has been tested in 2001 and 2002 and no residues have been detected.

CHICKEN NUGGETS/BREADED CHICKEN Only 1 per cent of the samples tested in 2002 contained a residue. This was likely to have been from the breadcrumb coating.

PIZZA Tested for the first time in 2001, when around 8 per cent of the samples contained pesticide residues. They were only at low levels, which was as expected – pizzas are processed and this can break down the residues.

MINCE (BEEF, CHICKEN, LAMB, PORK, TURKEY) Four to 7 per cent of samples in 2002 contained residues. One sample could have indicated recent use of DDT.

POLENTA First tested in 2002 when 30 per cent of the samples looked at in one quarter contained residues.

POPCORN First tested in 2002. In two sets of tests, low level residues were found in 23 and 25 per cent of the samples looked at.

SAUSAGES Low level residues.

SEA FISH In 2002, 13 per cent of samples contained residues. Low level residues of DDT were found.

HOW THE TESTS WORK

The PRC tests aren't designed to be representative of all foods. They're targeted at those which are widely consumed and where residues are most likely – or where there's reason to think there may be high levels. These may be in response to a warning issued by the EU under its rapid alert system, or to target specific pesticides that have been highlighted as a potential cause for concern in previous tests. Products may be tested in more than one quarter a year.

ONES TO WATCH

Foods in this category have been found regularly to contain lower levels of pesticides. Some contain high residue levels but haven't been tested regularly. Some are now in this category because their residue levels have decreased. A few samples may contain multiple residues.

FRUIT & VEG

APRICOTS Around 60 per cent contained residues in 2002. Some of these would remain in the zest but they would be removed by peeling.

BANANAS, CUCUMBERS, DRIED FRUIT In 2002, several samples contained multiple residues.

PLUMS In 2000, 23 per cent of the samples contained residues.

BROCCOLI, GREEN BEANS, MELON, MUSHROOMS, POTATOES Recent tests found a small percentage contained residues above the MRL. Chlormequat was found in some mushrooms.

SPINACH In 2002, 32 and 34 per cent of the samples contained residues. There may be a special survey this year to look at the incidence of residues above the MRL in Spanish samples.

CARROTS, ORANGES, YAMS Recent results show a significant improvement from previous tests.

LEMONS, SOFT CITRUS FRUIT In 2001, almost all of the samples contained residues and most contained multiple residues.

TOMATOES In 2001, 18 per cent were found to contain residues. None of these was above the MRL. However, a special test was undertaken in 2002 in response to an alert on imported tomatoes containing high levels of chlormequat.

DAIRY

COW'S MILK Lindane was found at very low levels in 8 per cent of samples in 2001. It hasn't been found since, but cow's milk is being closely monitored for recurrences. No other residues have been found for a number of years.

BUTTER Results are similar over the last two years. DDT residues are usually found at low levels in a small number of samples (around 20 per cent), even though DDT has not been approved in the UK since 1984.

OTHER

BREAKFAST CEREALS In two tests in 2001, 29 and 30 per cent of samples tested contained residues. The occurrence and level of pesticide residues appear to have risen since previous tests in 1997.

BREAD In 2001, 38 per cent of samples had residues. In 2002, over 50 per cent did. Relatively few samples contain multiple residues.

TINNED SALMON DDT residues were found in 25 per cent of samples in 2001. Residues seem to be less common than in fresh salmon, probably because fat is removed during canning.

CRISPS AND CHIPS (FROM FAST FOOD STORES) These contain similar residues to unprocessed potatoes (above).

NOODLES, CEREAL BARS In 2001, multiple residues were found in one sample of noodles and a few samples of cereal bars.

LAMB In 2002, 42 per cent of the samples tested contained DDT. This was, however, considered to be unusual.

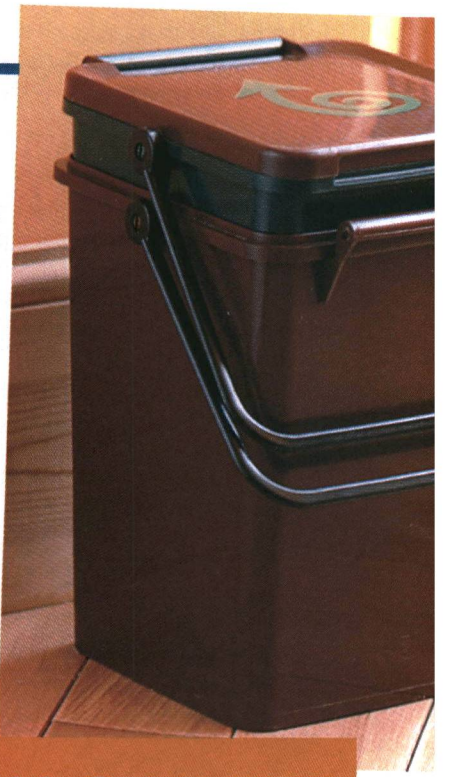
TEA The level of residues found in 2001 were generally lower than in previous surveys. Ten to 15 per cent contained residues.

WHITE CHOCOLATE Lindane is often found in chocolate products. Ten per cent of imported samples tested in 2002 contained lindane residues. Four of these products were made from the same batch of cocoa butter and this is thought to have been the source.

KITCHEN COMPOSTER STINKS

We're always on the lookout for products to help you reduce or recycle your household waste. So we were intrigued when we heard about a composting kit for the kitchen that claims to make 'extremely beneficial organic compost in just two weeks'. Sadly, the Soil Repair Kit (£40 from www.livingsoil.co.uk or 01556 650116) was one recycling experience that our testers found hard to stomach.

The kit (made from recycled plastic) consists of an outer bin and an inner bin with holes in its base. You slot the lidded inner bin into the outer bin and put your cooked and uncooked kitchen waste into it, layering it inch by inch with an activator called Bokashi. The Bokashi introduces what the makers



Good news for self assessors

If you dread the thud of your tax return hitting your doormat around April time, take heart. The Inland Revenue is piloting a new short tax return to 50,000 taxpayers with simple affairs in four areas of the UK. If it's successful, the pilot may be extended next April and ultimately introduced nationally from April 2005.

Currently, all 8.5 million self-assessment taxpayers complete the standard ten-page tax return. As well as this ten-page form, they may also have to fill out supplementary pages covering different types of income.

The problem is that the current system doesn't discriminate between taxpayers who have complicated affairs and those who don't. Even people who have income from just one source have to wade through pages of questions, many of which might not apply to them.

The new return has just four pages, along with shorter, simpler guidance, and you will even be able to complete it over the telephone – there will be no need to send in a paper version. Alternatively, you'll be able to file the new return online, just as you can with the current one. The Revenue hopes the shorter return will ultimately be used by around 1.5 million of the 8.5 million self-assessment taxpayers.

However, if you're not part of the pilot study, and you're wrestling with the current form, don't forget that, if you get your form back to the Inland Revenue by 30 September, it will do the worst bit and work out your tax bill for you.

ONE SMALL STEP FOR SPAM

Unsolicited 'spam' emails or text messages are to be outlawed next month. But experts fear that the law will do little to stem the tide of spam from overseas that has been engulfing the country's email systems.

The move will follow the implementation of the EU directive on Privacy and Electronic Communications. The new law will mean that customers must give their consent before a company can send them emails or text messages for marketing purposes. Companies will also have to make it clear that emails are for marketing purposes, and that customers can opt out of future emails free of charge. Companies who breach the law could be fined.

The law is a positive step in protecting us from unsolicited emails – around half of all emails sent now are spam. However, it won't solve the problem overnight. Although the law is European wide, it won't apply to spam from outside the EU. It's estimated that 90 per cent of spam is sent by just 140 companies, and it's thought that they will carry on regardless of the law. The Government recognises it must continue to work with the internet industry to look at technical solutions, and has set up an all-party group to do this. In the meantime, never reply to spam unless it's from a reputable company, and check privacy and security policies of sites that ask for personal details.

PHOTOGRAPHY JOHN TRENHOLM, ALAMY, ILLUSTRATION PAUL BOMMER

describe as 'effective microorganisms' to ferment the waste and break it down quickly. Liquid from the fermentation process drains off into the outer bucket, and this can be diluted for use as a liquid plant feed or, bizarrely, a drain cleaner. When the bucket is full, you leave it with the lid down for two weeks to ferment, and then bury the resulting compost in the garden.

We asked five testers who normally compost their kitchen waste to use the kit for up to five weeks and compare it with their normal method. All of them found it easy to set the composter up and to add waste to it. But they were less certain about how much Bokashi to add to the waste because the two sets of instructions supplied with the kit were contradictory.

Two of our users found the smell of the Bokashi unpleasant, even with the lid closed, and three mentioned that the liquid it produced smelt nasty. Nobody recognised the end product after two weeks' fermentation as compost – simply a more rotted down version of what they had put in it, described in one case as 'not for the squeamish'. Our testers were also put off by the fact that the compost has to be buried for you to use it.

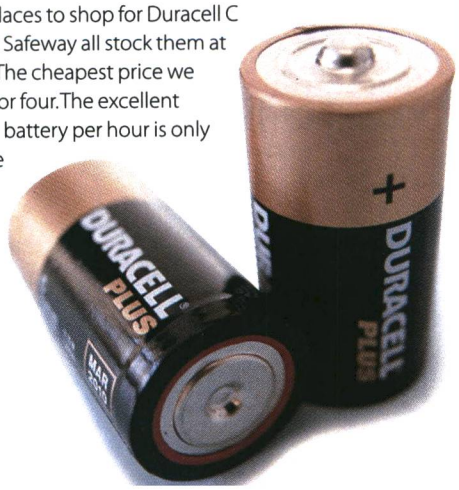
Only two of our testers said they'd use the kit in their home. The others were put off by a combination of the pervasive smell, having to drain the fluid every week, and the thought of having fetid food hanging around in the kitchen. Furthermore, none of our testers said they would buy the kit for themselves.

DURACELL keeps on running

During testing for last month's report on batteries (see 'Charged up and ready to go', *Which?*, August 2003, p22), Duracell changed the formulation of its disposable batteries. We managed to re-test the new AA-size ones in time for publication, both of which became Best Buys, but the larger C size was still being tested at the time we went to press.

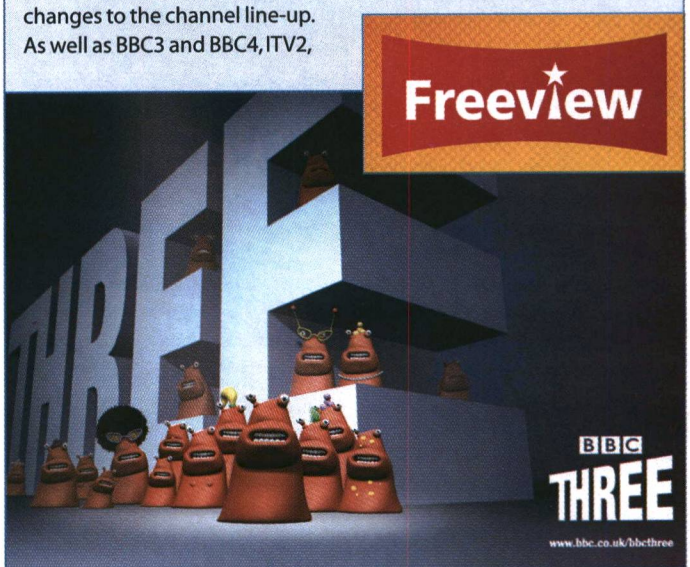
Our test was designed to simulate use in high-drain products, such as portable stereos, in which C-size batteries are generally used. Results are now in and we can report that the Duracell C disposable outlasted the best of the rest by over two hours, was the only one to score ★, and becomes a Best Buy. A ★ rating corresponds to around 19.5 hours of battery life.

Supermarkets are good places to shop for Duracell C disposables. Tesco, Asda and Safeway all stock them at between £5 and £6 for four. The cheapest price we found was at Argos – £4.99 for four. The excellent lifespan means that cost per battery per hour is only 6p, making these among the best value for money. For a cheaper battery, and good lifespan, try the Tesco Long Life, £3.74. The Panasonic Powermax3 is also worth considering but it's not widely available.



What's new on Freeview?

Since we last reported on Freeview, the non-subscription digital TV service (see 'Digital daze', *Which?*, October 2002, p30), there have been some changes to the channel line-up. As well as BBC3 and BBC4, ITV2, the news channels and children's channels, a few others have launched or are in the pipeline.



BBC3 is just one of the channels you can get with Freeview, and the line-up looks set to increase in the future

Channels already launched include UKBrightideas, a daytime mix of lifestyle programmes, cookery, gardening and home ideas. Another channel, Ftn, broadcasts from 6pm and is a mix of general entertainment programmes. Bid-Up TV/Screenshop is an auction/shopping channel (not available in Wales). There are two music channels, The Hits and The Music Factory, and Free2Play offers some simple interactive games such as TV darts.

The radio station line-up has also increased and, as well as BBC stations 1 to 7, there's also 1Xtra, Asian Network, World Service and 5Live Sports extra. And commercial stations, Smash Hits, Kerrang, The Hits, Magic, Q, OneWord, Jazz FM and Kiss are also there – 19 in total. See this month's article on digital radio ('Music by numbers', p28).

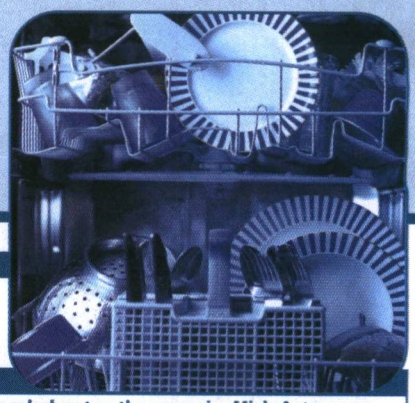
Towards the end of the year, Irish broadcaster Setanta plans to launch a sports channel with a mixture of live sport, documentaries and archive footage. Channel 4 has also confirmed that it plans to launch a new station by the end of 2004. A couple of unfilled channel slots still remain.

Unfortunately, the promised channels CNN (news), Boomerang (children's) and TCM (classic movies) never appeared and now look unlikely to.

Freeview, which you receive through your aerial, is available without subscription if you live in the coverage area, though you will need a set-top converter box (from £80) or integrated digital television. You may also need an aerial upgrade. See our report 'Set-top boxes on test', *Which?*, May 2003, p53, for our latest research on set-top boxes. The website **www.freeview.co.uk** has a postcode checker to see whether you're in the reception area, plus a full list of channels.

best buy monitor

Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. From this month, we'll also be carrying out more tests on many topics – see opposite for details



BEST BUY MONITOR

DISHWASHERS Last report August 2003 Next Which? Extra update February 2004

Our full-sized Best Buys all offer excellent cleaning – which one you should choose will depend on whether you're prepared to splash out on the expensive Miele Autosensor, with its convenient design and quick wash times. If you're after a compact model, be warned that cleaning tends to be less impressive, but the Zanussi-Electrolux is a good choice.

Best Buys		Price (£)	Where to buy on the high street	Online price (£)	Where to buy online	Notes
Compact	Zanussi-Electrolux DCE5655	280	Currys	250	hughesdirect.co.uk/which	Reasonable cleaning for a compact model. Takes six place settings.
Full size	Bosch Exxcel Auto Option SGS56 E02GB	399	John Lewis	324	hughesdirect.co.uk/which	Excellent cleaning, but a bit slow and not the easiest to use. High-street price has risen £40 since our tests, but it's cheaper online.
	Miele Autosensor G694-3 SC Plus	729	John Lewis	606	hughesdirect.co.uk/which	The best on test, though it is rather pricey. Its sole black mark is for the awkwardness of cleaning the filters.
	Siemens Extraklasse Hydrosensor SE25A266GB	420	Co-op	360	hughesdirect.co.uk/which	Like the Bosch, this Siemens model is great for cleaning, but it could be quicker and easier to use.

Discontinued or significantly altered Best Buys Whirlpool 6th Sense ADP 5966

MICROWAVES Last report January 2002 (combination) December 2002 (microwave only) Next report December 2003 (combination)

Our Best Buy microwaves fall into two categories – combination and microwave only. Combination ovens have grills and can also cook with hot air, like a conventional oven. If you're after a microwave that can do more than just heat up meals, the Whirlpool is a good choice – it cooks better than some conventional ovens and even has a steaming feature.

Combination	Sharp R-967	249	John Lewis	198	hughesdirect.co.uk/which	Fine for all types of cooking, though the controls are a bit awkward. Cosmetic changes since our tests. Model name changed from R-963.
	Whirlpool MT52	300	Miller Brothers	220	bedirect.co.uk	Excellent microwave which offers a wide variety of features. Cosmetic changes since our tests. Model name changed from MT277.
Microwave only	LG Intellowave MS-256EL	100	Comet	104	comet.co.uk	Easily the best basic model on test. Scored full marks on the main tests.
	Samsung M1815N	55	Comet	59	comet.co.uk	Good all-round performance but not quite as good as the LG.
	Samsung M1875N	70	Comet	64	hughesdirect.co.uk/which	Similar heating quality to the M1815N but also has electronic timer.

Discontinued or significantly altered Best Buys Daewoo KOG 390A, Sanyo EM-G4752

TUMBLE DRIERS Last report September 2000 Next report November 2003

There tends to be few differences between most tumble driers in how quickly they dry their loads. However, there are surprisingly large differences in how easy they are to use – the best are a doddle, others can have several irritating niggles. Watch out for our next report in November.

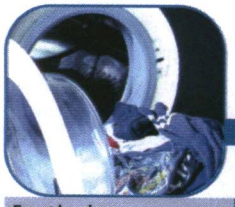
Sensor driers	Creda T632 CW	270	Comet	237	hughesdirect.co.uk/which	Good value for a sensor drier and an easy-to-use tumble drier. Cosmetic changes since our tests. Model name changed from T602.

Discontinued or significantly altered Best Buys Hotpoint Ultima TC71 condenser drier

VACUUM CLEANERS Last report April 2003 Next Which? Extra update October 2003

Cylinder cleaners tend to require repair less often than upright vacuum cleaners. And the only upright that cleaned really well in our tests was the Dyson DC07 Animal, but we haven't made it a Best Buy because of Dyson's below-average record in our reliability surveys.

Cylinder	Bosch BSG 82000GB Ergomaxx	150	Miller Brothers	121	hughesdirect.co.uk/which	Not great for pet hair or smooth hard floors but a good choice for cleaning carpets or floors with crevices.
	Miele Cat & Dog TT	150	Allders	141	qed-uk.com	The clear winner in our tests. Great all-round cleaner, good at getting rid of pet hair, and easy to use. Model name changed from 700 S716.
Upright	Hitachi CV81D	*90*	Independents	86	empiredirect.co.uk	Not nearly as good as the cylinder Best Buys, but our choice of upright. Not widely distributed, so phone Hitachi for details (see 'Contacts', p58).



WASHING MACHINES Last report January 2003 Next report January 2004

Washing machines show substantial differences in how well they clean, spin-dry and rinse, as well as how noisy they are. And we test for more subtle differences, too – for example, how well they cope with washing heavy items, such as bath mats.

Front loaders	AEG Oko-Lavamat 86741 Update	550	Comet	504	comet.co.uk	High-scoring model, particularly for spin-drying. Generally fairly easy to use, though it lost marks for a slightly awkward dispenser.
	LG intellowasher DD WM-1280FHD	510	Miller Brothers	380	hughesdirect.co.uk/which	Washes well and received fairly good ease of use scores on most fronts. Slight modification to internal specification since our tests.
	Zanussi FJR1254W	369	John Lewis	333	qed-uk.com	Washes as well as the more expensive Best Buys. Cosmetic changes since our tests. Model number changed from FJ1254W.

Discontinued or significantly altered Best Buys Bosch Exxcel 1200 WFO2464GB/01, Miele Novotronic W 864, Siemens Extraklasse 1100 WXLM112GB/04

Where no high-street chain price was found, a guide price is given in *italics*. Phone the manufacturer for local stockists (contact details are on p58). Internet prices include delivery.

PHOTOGRAPHY ALAMY, CORBIS, IAIN BAGWELL, GETTY IMAGES, JOHN TRENHOLM

BEST BUY UPDATE BREAKDOWN SERVICES

The AA was the clear winner in our survey. Its staff were courteous, they answered the phones quickly, and patrols were technically competent. They responded quickly and gave good estimated arrival times. AA patrols were also more likely to carry out a roadside repair than other companies.

The AA's prices have generally risen since our last report in November – by £6 for basic car or personal cover and £30 at the most comprehensive level. But it was so superior in our survey that's it's still well worth considering.

Its most basic level of cover is Option 100. There are two main things missing from this policy. First, it's the only AA policy which won't guarantee you'll be taken to your UK destination if your car can't be fixed by the roadside. Second, you don't have the option of upgrading your policy to have access to a hire car.

Option 200 is similar, but includes taking you to your UK destination. Also, you can make an additional payment for public transport and accommodation costs, and use of a hire car. This payment is £40, or £35 paid by direct debit.

Like most basic packages, neither Option 100 nor Option 200 provides home repair – so, if you can't start your car on the drive, you could be stuck. However, you can upgrade to include home repair for £40, or £35 by direct debit.

Option 300 includes home repair but, again, you have to pay the additional fee for public transport and accommodation costs and use of a hire car. Option 400 includes these as standard.

● For the latest price and cover details for 12 other breakdown companies, see **www.which.co.uk/whichextra**.

PRICE DETAILS	Policy	Car cover (£)	Personal cover (£)	Cover for two people (£)	Direct debit discount (£)
AA	Option 100	45	49	69	5
	Option 200	94	94	116	10
	Option 300	134	134	158	15
	Option 400	174	174	200	25

NOTES This table shows price details for the policies offered by the AA.

BEST BUY UPDATE TYRES

In our new batch of tests, we assessed wet and dry grip, ride comfort, rolling resistance, noise and wear on 30 tyres. To make the grade as a Best Buy, a tyre needs full marks for both wet and dry grip, and at least reasonable scores across all our tests.

For each batch, we test two sizes of tyre. If the tyres we tested this time aren't the right size for your car, don't worry – we're testing two more sizes in March.

195/65 R15V This type of tyre is suitable for large cars, such as the Audi A4, BMW 3 series and Peugeot 406, as well as MPVs, such as the Ford Galaxy and the Renault Espace.

We have two new Best Buys. The **Toyo Roadpro 610** is excellent for wet and dry grip, quiet and gives good ride comfort. It's available for **£56 to £67**, mainly through independent retailers and regional chains.

Like the Toyo, the **Vredestein Sportrac** is great for wet and dry grip, and good for noise and comfort. It's sold mainly by a handful of national chains, at **£58 to £63**.

185/60 R14 H This size of tyre is suitable for superminis, such as the VW Polo, and medium cars, such as the Honda Civic, Renault Mégane and VW Golf.

There weren't any tyres in this size that met all the Best Buy criteria. However, a few did come close – they're all very good for grip but most have particular weak spots to watch out for.

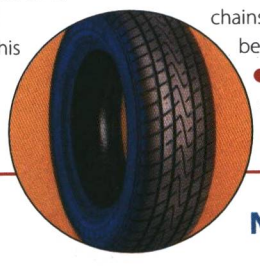
The **Bridgestone Turanza ER70** is unlikely to last as long as other tyres. It's available through several chain and independent retailers, priced **£46 to £61**.

The **Continental EcoContact 3** has low rolling resistance. It's available through most tyre outlets at around **£45 to £65**.

The **Dunlop SP Sport 01** has good rolling resistance and acceptable wear rate and noise. It's available in several chain and independent stores for **£48 to £62**.

The **Fulda Carat Attiro** is likely to be fairly noisy compared with other tyres. It's available through a handful of national chains and independents for between **£39 and £52**.

● For full test results and price details on 30 tyres, visit **www.which.co.uk/whichextra**.



MORE BEST BUYS, MORE OFTEN

Which? is now testing more products and publishing more regular Best Buy updates than ever before. Indeed, we are boosting the number of product tests we carry out in key areas by 50 per cent.

Best Buy Monitor will include details of which new products we've tested and whether any are now Best Buys. You'll be able to find the full results for all new products tested, and see how they compare with those we've already reviewed, on Which? Extra.

NEW-LOOK WHICH? EXTRA

Which? Extra also has a completely new look. We have created comprehensive online buying guides in 30 of the areas we know are of most interest to you. These bring together all of our current advice in an easy-to-use online format. And we'll update prices in these online guides every month.

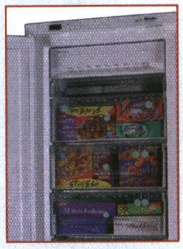
This month, we're launching 20 new online guides. Watch out for more guides being launched over the next few months.

If you haven't used Which? Extra before, why not try logging on now? Check the letter that came with this magazine to find your unique user name and password.

NEW GUIDES ONLINE THIS MONTH

ELECTRONICS

- compact cameras
- digital cameras
- digital TV set-top boxes
- mobile phones
- personal video recorders
- printers



DOMESTIC APPLIANCES

- dishwashers
- fridges
- fridge-freezers
- freezers
- washing machines

MONEY

- buildings insurance
- cash Isas
- contents insurance
- credit cards
- current accounts
- savings accounts

CARS

- breakdown services
- child car seats
- tyres

www.which.co.uk/whichextra

NEXT MONTH Vacuum cleaners, MP3 and minidisc players, travel insurance

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		INTEREST (%) GROSS[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet	4.05[2]	4.05[2]	4.05[2]	4.05[2]	1		✓
Cahoot Savings	internet	3.78	3.78	3.78	3.78	1		
Halifax Web Saver	internet	4.00	4.00	4.00	4.00	1		
ING Direct (UK) Savings Account	post/tel/net	4.22	4.22	4.22	4.22	1		
Northern Rock Tracker Online	internet	4.31[3]	4.31[3]	4.31[3]	4.31[3]	1		
Scottish Widows Instant Transfer	postal/tel	3.84[4]	3.84[4]	3.84[4]	3.89[4]	100		
NOTICE								
Chelsea BS Double Guarantee 90	branch		4.20	4.20	4.20	1,000	90	
L&G 90 Direct	postal/tel			3.65	3.85	2,500	90	
Portman BS Bonus Extra	branch/post			4.25[5]	4.25[5]	2,500	75	
Scarborough BS S'borough 80	postal/tel	3.95[6]	3.95[6]	3.95[6]	3.95[6]	100	80	
Scottish Widows Bank 60 Day	postal/tel	3.89[4]	3.89[4]	3.89[4]	3.99[4]	100	60	
Staffordshire BS 7 Day Notice Postal	branch/post				3.83	10,000	7	

1 Rate before tax 2 Includes a variable bonus (currently 0.35 per cent) payable for first six months 3 Includes a bonus of 0.31 per cent payable for first six months 4 Includes a bonus of 0.5 per cent payable for first six months 5 Includes a bonus of 0.75 per cent payable to 31 January 2004 6 Includes a bonus of 0.95 per cent payable for first six months

All rates correct at 12 August 2003

Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We show the **minimum initial deposit** and any **notice** period, and indicate in the footnotes whether an account meets the government's Cat standards and whether it accepts transfers from other Isas.

Most of the Best Buys offer the same rates for their Tessa-only Isas.

	INTEREST (%) GROSS							
	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000-£11,999	£12,000-£14,999	£15,000	Minimum initial deposit (£)	Notice (days)
Abbey National[2]		3.20	3.55	3.85	4.00	4.00	3,000	
Buckinghamshire BS[2]	3.25	3.60	3.85	4.00	4.00	4.00	100	
HSBC[1,2]	3.10	3.45	3.45	3.75	3.75	4.10	1	
Intelligent Finance[1,2]	3.90	3.90	3.90	3.90	3.90	3.90	1	
Julian Hodge Bank[2]	3.80	3.80	3.80	3.80	3.80	3.80	250	90
Kent Reliance BS[1,2]	4.00	4.00	4.00	4.00	4.00	4.00	1	
Lloyds TSB[1,2]	2.75[3]	3.75	3.75	4.00	4.00	4.00	10	
Principality[2]	3.80	3.80	3.80	3.80	3.80	3.80	100[4]	30
RBS	2.80[5]	3.60	3.85	3.95	3.95	3.95	1	60
Safeway[1,2]	3.95	3.95	3.95	3.95	3.95	3.95	10	
Scarborough BS[2]	3.80	3.90	4.00	4.00	4.00	4.00	10	
Shepshed BS[2]	3.90	3.90	3.90	3.90	3.90	3.90	100	60
Tipton & Coseley BS[1]	3.80	3.80	3.80	3.80	3.80	3.80	1	7

1 CAT standard 2 Accepts transfers 3 3.per cent paid on balances from £500 to £2,999 4 £2,500 minimum investment for non-locals 5 3.2 per cent paid on balances from £500 to £2,999

All rates correct at 12 August 2003

Based on data supplied at www.moneyfacts.co.uk

NATIONAL SAVINGS & INVESTMENTS

The table gives details of all the National Savings products except Premium Bonds. Capital Bonds are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. Index-linked Certificates are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. Children's and Pensioners Bonds are a good bet if you qualify for them. Income Bonds pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but is paid 'gross' (that is, with no tax deducted).

	ACCOUNT DETAILS							
	Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series 11	100-250,000	5 years[1]	3.50 f	3.50 f	3.50 f	3.50 f	yearly	paid gross
Cash Isa	10-3,000	nil	3.45	3.45			yearly	tax-free
Certs: Fixed Interest 19th Issue	100-10,000	2 years[1]	2.25 f	2.25 f	2.25 f		yearly	tax-free
Certs: Index-linked 1st Issue	100-10,000	3 years[1]	0.45 f+i	0.45 f+i	0.45 f+i		yearly	tax-free
Children's Bonus Bonds Issue 7	25-1,000	5 years[2]	3.20 f	3.20 f			yearly	tax-free
Fixed Rate Savings Bonds Iss 11	500-1,000,000	5 years[3,4]	3.20 f	3.20 f	3.20 f	3.35 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 months	3.25	3.25	3.25	3.50	monthly	paid gross
Investment Account	20-100,000	1 month	2.05[6]	2.05	2.35	2.55	yearly	paid gross
Ordinary Account	10-10,000	nil	0.35[8]	0.35	0.35		yearly	see[7]
Pensioners Bonds Series 17	500-1,000,000	1 year[9]	2.90 f	2.90 f	2.90 f	2.90 f	monthly	paid gross

f = fixed rate i = inflation rate

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one- and three-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 2 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 0.25 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available

All rates correct at 12 August 2003

REQUEST A TEST
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

CHANGES TO THE PRACTICAL DRIVING TEST

From September this year, people taking the driving test will have to answer questions about car maintenance and safety

First the theory test got harder with the introduction of the hazard perception test. Now the practical test is to become more challenging, too.

From 1 September, people taking the practical driving test will be asked about car maintenance and safety. The questions are part of a European directive to ensure drivers know how to check the safety of their vehicles. You will have to answer two questions and, if you get them wrong, it will count as one driving fault (you are allowed up to 15 driving faults before you fail the test). The questions could cover tyres, brakes, fluids, lights, reflectors, direction indicators or horns and will take a 'show me' and 'tell me' format. For example, you could be asked to point out where the brake fluid reservoir is, or explain how you would check that the power-assisted steering is working before starting a journey (although you won't actually be expected to touch a hot engine or physically check fluid levels). Some driving instructors have criticised the questions for being too easy, but the Driving Standards Agency says it wants driving test candidates to be able to demonstrate a basic knowledge of how to make safety checks on the vehicles they are driving.

roundup

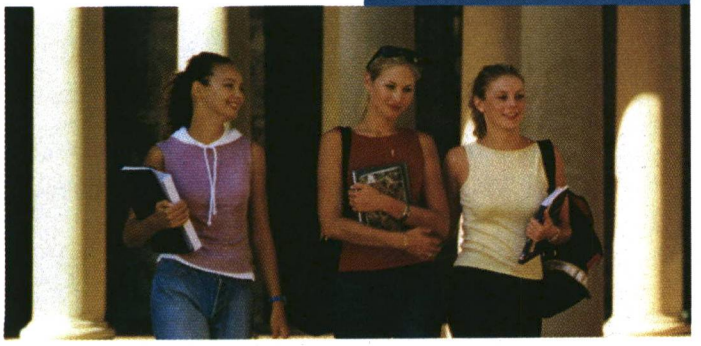
British Muslims can now buy a house without breaking Islamic law, thanks to a new scheme from HSBC. Under Shariah (Islamic law), the payment or receipt of interest is prohibited, which makes conventional mortgages unsuitable for Muslims. To overcome this, HSBC buys the property and leases it back to the customer over an agreed term. HSBC's scheme is the first of its kind to be offered by a UK high-street bank.

Saving for the future

Fidelity has launched three funds aimed at people saving towards a long-term goal. These funds, called Wealthbuilder Target Funds, have maturity dates of 2010, 2015 and 2020, so you can use them to tie in with events such as children's university expenses.

The unique feature of these Wealthbuilder Target Funds is that Fidelity adjusts the allocation of your money between shares, bonds and cash as you go along. In the early years, they invest heavily in shares before switching to bonds and cash as you near the maturity date. The idea is that you benefit from the hopefully strong returns from shares early on before switching to safer investments to lock in your gains. Although these funds run to a target date, you can withdraw your money at any time.

Wealthbuilder could help you fund your children through university



PHOTOGRAPHY ALAMY, GETTY IMAGES

You pay an initial charge of 3.25 per cent for a Wealthbuilder Target Fund protected in an Isa (1.25 per cent if you buy online). The annual charge varies depending on the investment strategy being adopted. Taking the 2020 fund as an example, you pay 1.5 per cent in the early stages when the fund is heavily invested in shares. The annual charge reduces to 1.1 per cent from January 2013 and 0.85 per cent from January 2018 as the fund switches into bonds and cash.

The Wealthbuilder Target Funds are run on a 'fund of funds' basis. This means the fund manager has the freedom to invest in any part of Fidelity's unit trust, Oeic and offshore fund range to give a wide spread of investments. Normally you'd pay a higher level of charges because 'fund of funds' products typically pay charges to invest in other funds, albeit heavily discounted from the amount you'd pay normally. However, with the Wealthbuilder Target Funds, there is no second level of charges.

The Wealthbuilder Target Funds are a good idea in theory as they spread your money between different types of investment and try to reduce risk as the target date approaches. But you need to take independent financial advice before you decide whether this type of product is right for you. More details can be found at **www.fidelity.co.uk.**

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

BEST BUY MONITOR (p54)
Dishwashers
Bosch 0870 727 0446
www.boschappliances.co.uk
Miele 01235 55 44 55
www.miele.co.uk
Siemens 0870 840 3300
www.siemensappliances.co.uk
Zanussi 08705 727 727
www.zanussi.co.uk
Microwaves
LG 0870 607 5544
www.lgelectronics.co.uk
Samsung 0870 242 0303
www.samsungelectronics.co.uk
Sharp 0800 262 958
www.sharp.co.uk
Whirlpool 0870 600 8989
www.whirlpool.co.uk
Tumble driers
Creda 01733 556 525
www.creda.co.uk
Vacuum cleaners
Bosch 0870 727 0446
www.boschappliances.co.uk
Hitachi 01628 643 000
www.hitachidigitalmedia.com
Miele 01235 554 455
www.miele.co.uk
Washing machines
AEG 08705 350 350
www.aeg.co.uk
LG 0870 607 5544
www.lgelectronics.co.uk
Zanussi 08705 727 727
www.zanussi.co.uk
Tyres
Bridgestone 01926 488500
www.bridgestone-eu.com
Continental 0845 6000801
www.conti-online.com
Dunlop www.dunlop.tyres.co.uk
Toyo 01933 411144
www.toyo.co.uk
Vredestein 01933 677770
www.vredestein.com
Other useful contacts
AA 0800 085 2721
www.theaa.com

CAR INSURANCE (p18)
AA 0870 606 0483
www.theaa.com
Abbey National 0800 328 6900
www.abbeynational.co.uk
Admiral 0800 600 800
www.admiral.com
Age Concern 0845 712 5816
www.ageconcern.org.uk
Axa 0800 015 4292
www.axamotor.co.uk
Churchill 0800 200 331
www.churchill.com
CIS 08457 46 46 46
www.cis.co.uk
Cornhill Direct 0800 60 70 70
www.cornhilldirect.co.uk
Diamond 0800 36 24 36
www.diamond.co.uk
Direct Line 0845 246 8701
www.directline.com
Eagle Star 0800 445 588
www.eaglestar.co.uk
Egg 0870 024 0095
www.egg.com
Elephant.co.uk 0870 013 1072
www.elephant.co.uk
Esure 0845 603 7873
www.esure.com
Halifax 0845 605 7755
www.halifax.co.uk
Hastings Direct 0800 001 066
www.hastingsdirect.com
Help the Aged 0800 413 180
www.helptheaged.org.uk
Liverpool Victoria 0800 514 514
www.liverpoolvictoria.co.uk
More Than 0800 300 220
www.morethan.com
NatWest 0800 051 5405
www.natwest.com
Norwich Union 0800 096 4716
www.norwich-union.co.uk
Prudential 0800 300 300
www.pru.co.uk
RAC Insurance 0845 300 0755
www.rac.co.uk
Saga 0800 015 4752
www.saga.co.uk
Sainsbury's Bank 0845 608 6034
www.sainsburysbank.co.uk
Tesco 0845 300 4400
www.tescofinance.com
Other useful contacts
Institute of Advanced Motorists
020 8996 9600
www.iam.org.uk
Pass Plus 0115 901 2633
www.passplus.org.uk

CAR POLISHES (p38)
Ambersil 01278 727272
www.autogroom.net
Armor 0845 602 1995
www.clorox.co.uk
Autocare 0845 6002379
www.highwayautostores.co.uk
Autoglym 0845 130 4536
www.autoglym.co.uk
Car Plan 0161 764 5981
www.cares4cars.co.uk
Comma 01474 564 311
www.commaoil.com
Eagle One 0151 652 1551
www.valvoline.com
Halfords 01527 513 555
www.halfords.com
Mer 020 8401 0002
www.merproducts.com
Simoniz (Holts) 0161 491 7328
www.holtsauto.com
Sonax 01798 344 888
TurtleWax 01695 716610
www.turtlewax.com
Wonder Wax 0161 764 5981
www.cares4cars.co.uk
Zymol 0845 130 8999
www.sportscarworld.net

CRITICAL ILLNESS INSURANCE (p42)
Allied Dunbar 01793 514514
www.zurich.co.uk
Bupa 0800 00 1010
www.bupa.com
CIS 08457 464646
www.cis.co.uk
Friends Provident 0870 607 1352
www.friendsprovident.com
HSBC 0845 7456125
www.hsbc.co.uk
Legal & General 08700 104080
www.legalandgeneral.com
Liverpool Victoria 0800 9171819
www.liverpoolvictoria.co.uk
NatWest/Royal Scottish Local branch or phone 0800 085 7542 (NatWest), www.natwest.com/
0800 455 565 (Royal Scottish), www.royalbankofscotland.co.uk
Norwich Union 0845 8451450
www.norwichunion.co.uk
Royal London Mutual 0800 195 1000
www.royal-london.co.uk
Scottish Equitable 0845 600 1402
www.scottishequitable.co.uk/protect
Scottish Provident 0845 9645 020
www.scotprov.co.uk
Scottish Widows 0845 300 4455
www.scottishwidows.co.uk
Skandia Life 02380 334411
www.skandia.co.uk
Standard Life 0845 6060191
www.standardlife.co.uk
UnumProvident 0800 783 3282
www.elixia123.co.uk
Zurich Life 01793 514514
www.zurich.co.uk; allied dunbar.co.uk
Other useful contacts
Financial Services Ombudsman
0845 080 1800
www.financial-ombudsman.org.uk

DECORATING (p24)
Acorn 01953 453201
www.hamilton-acorn.co.uk
B&Q 0845 222 1000
www.diy.com
Cedars (Screwfix Direct) 0500 414141
www.screwfix.com
Clarke 020 8988 7200
Crown 0870 240 1127
www.crownpaints.co.uk
Draper 023 8049 4333
www.draper.co.uk
Duck (Henkel) 01606 593933
www.diystickit.co.uk
Dulux 01753 550555
www.dulux.co.uk
Fads 01477 544 544
www.fads.co.uk
Focus 0800 436 436
www.focusdiy.co.uk
Halls 028 9035 1707
www.hallsbeeline.net
Hamilton Acorn 01953 453201
www.hamilton-acorn.co.uk
Harris 01527 575441
www.lgharris.co.uk
Homebase 0870 900 8098
www.homebase.co.uk
International Paints 01480 484284
www.international-paints.co.uk
Mangers 01924 354100
www.mangers.co.uk
Nitromors (Henkel) 01606 593933
www.diystickit.co.uk
Plasplugs 0800 243159
www.plasplugs.com
Rodo 0161 371 6499
www.rodo.co.uk
Screwfix Direct 0500 414141
www.screwfix.com
Sellotape (Henkel)
01606 593933
www.diystickit.co.uk
Snappy X-out 01923 224 657
www.trendmachinery.co.uk
Stanley 01142 76 8888
www.stanleyworks.com
Sycamore UK 01628 894 374
Wickes 0500 300 328
www.wickes.co.uk
Wilko 01909 505505
www.wilko.co.uk

DIGITAL CAMERAS (p14)
Canon 08705 143723
www.canon.co.uk
Casio 020 8450 9131
www.exilim.co.uk
Fujifilm 020 7586 1477
www.fujifilm.co.uk
Kodak 0870 2430270
www.kodak.co.uk
Konica 02087516121
www.konicaphoto.co.uk
Kyocera 0118 933 7000
www.finecam.co.uk
Minolta 01908 200400
www.minolta.com
Minox 01908 256400
www.minox.com
Nikon 0800 230220
www.nikon.co.uk
Olympus 0800 072 0070
www.olympus.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Pentax 01753 792731
www.pentax.co.uk
Samsung 01932 455000
www.samsungcamera.co.uk
Sony 08705 111999
www.sony.co.uk
Toshiba 0115 976 6958
www.home-entertaiment.
toshiba.co.uk
Vivitar 01793 879 537
www.vivitar.com

DUVETS (p30)
Allders 0845 2340139
www.allders.com
Dreamland (Woolworths)
01706 862 789
www.woolworths.co.uk
Fine Bedding Company
0161 627 4458
(stock lists)
www.finebedding.co.uk
Fogarty 01205 361 122
www.fogarty.co.uk
John Cotton 01924 483 237
www.johncotton.co.uk
Jonelle (John Lewis) 020 7629 7711
www.johnlewis.com
Marks &Spencer 020 7268 1234
www.marksandspencer.com
Natural Collection 0870 331 3335
www.naturalcollection.com
Slumberdown 01450 374 500
Slumberland 0161 628 4886
www.slumberland.co.uk

MAKEOVER (p28)
Digital radio
Alpine 01908 611556
www.alpine.com
Arcam 01223 203200
www.arcam.co.uk
Cambridge Audio 0171 8279001
(Richer Sounds – Uk distributor)
www.cambridge-audio.co.uk
Clarion 01793 870400
www.clarion-eu.com/uk
Perstel 020 8263 6123
www.perstel.co.uk
Pioneer 01753 789500
www.pioneer.co.uk
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www.pure-digital.co.uk
Sony 020 8283 2700
www.sony.co.uk
WorldSpace 020 7494 8200
www.worldspce.com

RUM (p46)
Distributors
Appleton (J Wray & Nephew UK)
020 7378 8858
www.rum.co.uk
Bacardi (Bacardi-Martini Ltd)
023 8031 8000
www.bacardi.com
Bounty (Hayman Distillers)
01376 535900 (customer service)
www.hayman.co.uk
Bristol Classic Rum (Bristol Spirits)
01454 299880
www.classicrum.com
Bundaberg (InSpirit Brands)
020 7377 9457
www.inspiritbrands.com
Doorly's (Eaux de Vie) 020 7724 5009
El Dorado (Hall and Bramley)
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www.hall-and-bramley.com
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International) 0870 243 2525
www.halewood-int.com
Havana Club (Pernod Ricard)
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www.havana-club.com
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Ron Zacapa (Top Selection)
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www.topselection.co.uk
Online retailers
www.bibacity.com
www.drinkfinder.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since January 2001. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

MEMBERS' HELPLINE

Our Members' Helpline team is on hand Monday to Friday from 8.30am to 8pm and from 9am to 1pm Saturdays and bank holidays. You can use our helpline to check you have the latest Best Buy information, to order factsheets, to find a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association. Whenever you contact our Helpline team, please include your *Which?* membership number and a daytime phone number. So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

WHEELS WITHIN WHEELS

Wheelchair users now have access to more information about the practical side of using public transport, thanks to 'Wheels within wheels'. This guide, from our sister organisation, Ricability, includes details of where accessible services run, dimensions of UK-available wheelchairs that will fit on to public transport without hassle, and sources of further advice. The guide is free if you send an A4 SAE with 56p in stamps to Ricability, 30 Angel Gate, City Road, London EC1V 2PT. For more about Ricability's work, see www.ricability.org.uk.

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 2 to 28 September 2003 will be entered into the competition. Winners will be informed in writing by 24 October 2003. The first five winners drawn with the correct answer will receive a Nikon Coolpix 3100 digital camera. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent. A list of winners will be available from BB September 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 31 October 2003 (please include an SAE). Details will also be given

www.drinkon.com
www.inspiritbrands.com
www.thedrinkshop.com

SAVINGS MONITOR (p56)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Buckinghamshire BS 01494 879500
www.bucksbuildingsociety.co.uk
HSBC 0800 299299
www.hsbc.co.uk
Intelligent Finance (IF) 0845 609 4343
www.if.com
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Principality BS 029 2038 2000
(general enquiries)
www.principality.co.uk
The Royal Bank of Scotland
0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
National Savings
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www.nsandi.com
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Cahoot 0870 240 0289 (new customers)/0870 6000 655 (existing)
www.cahoot.com
Chelsea BS 08457 446622
www.chelseabs.co.uk
Halifax 08457 263646
www.halifax.co.uk
ING Direct 0800 376 8844
www.ingdirect.co.uk
Legal & General Savings
0845 783 9839
www.landg.com
Northern Rock
08702 400704
www.northernrock.co.uk
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www.portman.co.uk
Scarborough BS
0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Staffordshire BS 0800 216121
www.staffordshirebs.co.uk

TRAINS INVESTIGATION (p10)
Rail Futures 020 7249 5533
www.railfuture.org.uk
Rail Passengers Council
020 7713 2700
www.railpassengers.org.uk

CURRENT OPINION

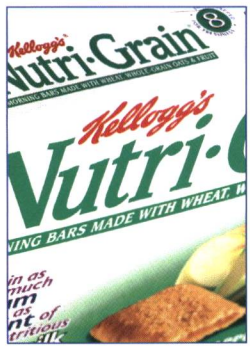
How you rate your bank account plus latest Best Buys

BUYING A COMPUTER

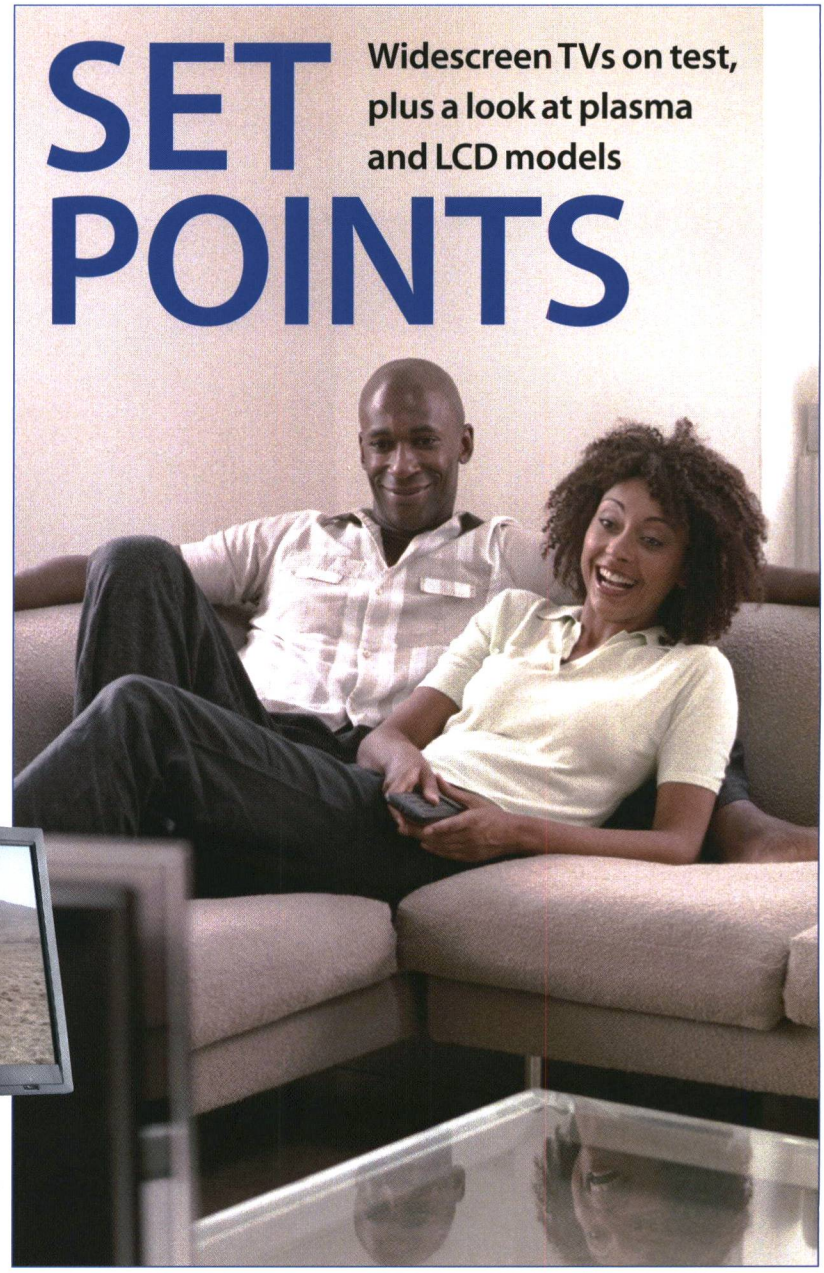
Your experiences of sales, reliability and support

HEALTHY FOODS?

We look at foods that make health claims or have added nutrients



PHOTOGRAPHY ALAMY, JAMES DUNCAN



SET POINTS

Widescreen TVs on test, plus a look at plasma and LCD models

Service contracts For water, electric and heating

Fridges Our Best Buys from a test of 23 models

Ticket agencies Are 25 per cent booking fees fair?

Ghetto blasters We pit 13 against three micro hi-fis

AND Which? Car 2003/2004 Free 68-page guide

Coming soon Investment trusts; **National Savings**; Camcorders; **Tumble driers**; Vegetarian ready-meals; **Home deliveries**; Electric toothbrushes; **Washing machines**; **Whole of life insurance policies**; Low-energy light bulbs

on our website. Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

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briefcases

Two recent cases from our lawyers' files

The facilities at Julie's de luxe hotel didn't live up to the brochure's description

HOTEL HORROR

Julie Sidwell booked a Thomson holiday for herself and her aunt through a local travel agent. She stipulated that she wanted a first-class hotel with excellent amenities, and settled on the Gran Melia Don Pepe, in Marbella, which the brochure described as 'one of only a handful of Spanish hotels bearing the coveted Grand Deluxe rating'. It boasted outdoor swimming pools, a heated indoor pool, a whirlpool bath and Turkish bath. The five-day break cost £1,200 for the two of them.

As soon as they arrived at the Don Pepe, Julie was disappointed. In her opinion, only the public areas were de luxe. Their room was dirty and damp, with worn carpets and furniture. Crucially, the amenities that had been the deciding factor for Julie's choosing the hotel were a big letdown. The indoor pool was in a separate building and was unheated; the shower had broken tiles and ran only cold water; the sauna was small and filthy; the whirlpool bath couldn't be used; and Julie couldn't find the Turkish bath.

The hotel moved Julie and her aunt to another room but this was no better. Julie was told all the rooms were the same. The rep wasn't much help and, the next day, Julie and her aunt flew home at their own expense.

Julie complained to Thomson. It replied that there was nothing wrong with the facilities and that the room she'd been given met the booking arrangements and the description. Julie came to us.

We wrote to Thomson on Julie's behalf. It again refuted the charge, adding that Julie hadn't given the rep a full 24 hours to address all the issues, and that it wasn't to blame for Julie's 'inability' to choose a holiday in line with her own requirements. So, with our help, Julie issued proceedings for breach of contract and under the Package Travel, Package Holiday and Package Tours Regulations 1992, claiming for the loss of the holiday and out-of-pocket expenses of almost £600. She was awarded £1,800 which Thomson paid.

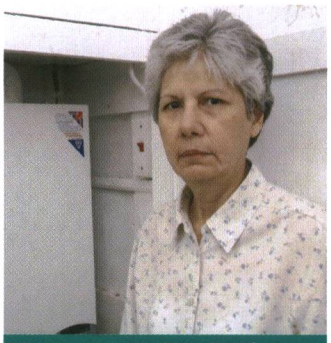
POINT OF LAW

Brochure descriptions form part of the contract with the tour operator. They must be accurate, and any facilities must be as described. You must give the tour operator a chance to put things right. But, if they cannot, you may be able to claim compensation, including, in extreme cases, the cost of having to fly home at your own expense.

LEFT COLD BY NEW BOILER

Back in October 2001, Joyce Barker entered into a contract with British Gas to supply and fit a new boiler and upgrade her existing central heating, at a cost of £2,263.

There were problems right from the beginning. The new boiler indicated that there was hot water when there wasn't, the central heating shut down when it was meant to stay on and, conversely, when the system was shut down, it would unexpectedly fire up. British Gas engineers paid numerous visits and eventually replaced a circuit board, but the problems persisted.



Joyce experienced a series of problems with her new boiler

Joyce put up with things for a couple of months and then, unable to cope any longer, she contacted us. We wrote to British Gas on Joyce's behalf to say the boiler was faulty and, after a lengthy exchange of letters, British Gas agreed to replace the valves and supply another circuit board. It also agreed to pay Joyce £150 for the inconvenience she'd suffered and extra fuel costs.

Everything was fine for a while, but then the boiler failed again. A British Gas engineer managed to reset the system but said the boiler was defective. He confirmed that someone else from British Gas would be in touch. When Joyce heard nothing, she contacted us again.

We wrote to British Gas to ask it to fit a replacement system at no additional cost. It did so but the central heating still didn't function properly. Finally, it found that the thermostats were faulty and, once it had replaced these, everything worked OK.

POINT OF LAW

In a 'supply-and-fit' contract, you're entitled to goods that are free of faults and fit for their purpose. If they prove not to be, under the Supply of Goods and Services Act 1982, you should ask the supplier to fix the problems. You may also be able to recover additional expenses incurred but you're not normally entitled to compensation for inconvenience.

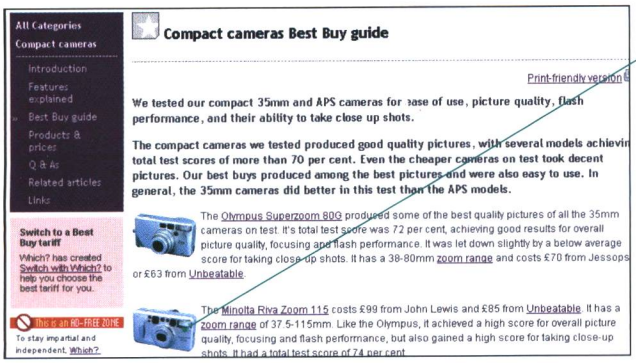
● See p34 for the results of our investigation into central heating contractors

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.

PHOTOGRAPHY PAUL FRANCIS PHOTOGRAPHY, CHADWICK PHOTOS

More testing



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Compact cameras
- Introduction
- Features explained
- Best Buy guide
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Which? has created Switch with Which? to help you choose the best tariff for you.

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To stay impartial and independent, Which?

Compact cameras Best Buy guide

Print-friendly version

We tested our compact 35mm and APS cameras for ease of use, picture quality, flash performance, and their ability to take close up shots.

The compact cameras we tested produced good quality pictures, with several models achievin total test scores of more than 70 per cent. Even the cheaper cameras on test took decent pictures. Our best buys produced among the best pictures and were also easy to use. In general, the 35mm cameras did better in this test than the APS models.

The Olympus Superzoom 80G produced some of the best quality pictures of all the 35mm cameras on test. It's total test score was 72 per cent, achieving good results for overall picture quality, focusing and flash performance. It was let down slightly by a below average score for taking close-up shots. It has a 38-80mm zoom range and costs £70 from Jessops or £63 from Unbeatable.

The Minolta Riva Zoom 115 costs £99 from John Lewis and £85 from Unbeatable. It has a zoom range of 37.5-115mm. Like the Olympus, it achieved a high score for overall picture quality, focusing and flash performance, but also gained a high score for taking close-up shots. It had a total test score of 74 per cent.

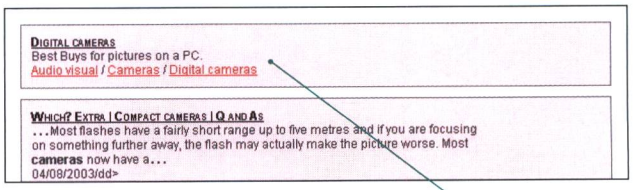
More testing means more Best Buys

Monthly updates

Model	Total test score (%)	Best Buy	High-street price (£)	Online price (£)	HxWxD (cm)	Energy label ratings	Capacity (cotton, kg)	Cleaning
AEG OKO-LAVAMAT 86741 Update	80	✓	500	500	85x60x60	AAA	6	★
Beko Eco Care WM1512W	56	✗	210	230	84x60x62	AAB	5	●
Bosch Exxcel 1200 WFC2466GB Maxx	71	✗	420	380	86x60x44	AAB	3	○
Candy Double Quick 1300 DBQ 131	68	✗	260	245	85x60x54	AAB	4	○

The best high-street and internet prices compared

Faster searching

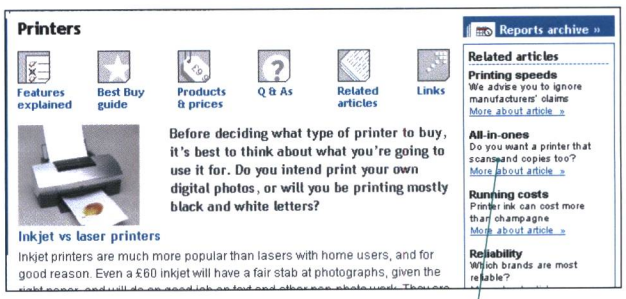


DIGITAL CAMERAS
Best Buys for pictures on a PC.
Audio visual / Cameras / Digital cameras

WHICH? EXTRA | COMPACT CAMERAS | Q AND AS
...Most flashes have a fairly short range up to five metres and if you are focusing on something further away, the flash may actually make the picture worse. Most **cameras** now have a...
04/08/2003/dd>

More important results highlighted

Everything in one place



Printers

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Before deciding what type of printer to buy, it's best to think about what you're going to use it for. Do you intend print your own digital photos, or will you be printing mostly black and white letters?

Inkjet vs laser printers

Inkjet printers are much more popular than lasers with home users, and for good reason. Even a £60 inkjet will have a fair stab at photographs, given the

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